

EIGHTY-THIRD ANNUAL REPORT
OF THE
Comptroller of the Currency
1945



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TREASURY DEPARTMENT
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Comptroller of the Currency

LETTER OF TRANSMITTAL

TREASURY DEPARTMENT,
OFFICE OF THE COMPTROLLER OF THE CURRENCY,
Washington, D. C., July 1, 1946.

SIRS: In accordance with the provisions of section 333 of the United States Revised Statutes, I have the honor to submit the following report covering the activities of the Bureau of the Comptroller of the Currency for the year 1945.

Respectfully,

PRESTON DELANO,
Comptroller of the Currency.

THE PRESIDENT OF THE SENATE.

THE SPEAKER OF THE HOUSE OF REPRESENTATIVES.

III

ANNUAL REPORT
OF THE
COMPTROLLER OF THE CURRENCY

The Comptroller of the Currency has the honor to present herewith his Eighty-third Annual Report to the Congress of the United States. The period covered by this report, the calendar year 1945, witnessed the close of formal hostilities in the Second World War. The scars of this conflict will long remain. Civilization is now only beginning to assess the damage and to repair its broken structure. During the long struggle which culminated in the surrender of the Japanese in August of 1945, the national banks of the United States contributed generously and efficiently to the war effort. Despite depleted staffs, they successfully shouldered the heavy burdens placed on them in connection with the financing of the production of war materials and in spearheading the Government's bond drives. Their contribution to the effective functioning of many other wartime activities, including ration banking, deserves recognition.

The national banks have emerged from the war in sound condition, and are participating vigorously in the domestic reconversion program. It is generally realized by the executives of these institutions that in order to preserve a stable economy the banks must wholeheartedly cooperate in those measures designed to restrain within reasonable limits loans made either for the purchase of consumer goods or for the purpose of purchasing or carrying listed stocks. They also appreciate the importance of restraining credit for speculative rather than productive purposes, and of avoiding basing loans on inflated values, especially in the real estate field.

Today the national banks are undertaking the difficult task of counseling ex-servicemen with respect to business opportunities and are aiding them financially in reestablishing themselves in the economic system. The care taken in this effort should result in a lessening of the percentage of failures which as a matter of experience may be expected to occur in such new ventures. Loans to veterans based solely on sentiment can not be advantageous either to the institution or to the veteran himself.

The reconversion problem for banks has been relatively simple but nonetheless real. Their employees who were in the armed services or engaged in other war activities are returning in large numbers and are being fitted back into their organizations. Their absence has necessitated a retraining period and an adaptation to the world of today. Many banks are adjusting salary schedules in the light of changed conditions. Many of them have inaugurated retirement and health benefit systems. These measures will work toward safer and sounder institutions. An underpaid or economically underprivileged employee is not a safe custodian of depositors' funds.

At the end of 1945, the 5,023 national banks with their 1,670 branches held approximately 51 percent of all bank deposits in

the country, the total national bank deposits being \$85,243,000,000, an increase of \$13,114,000,000 during the year. This tremendous volume of deposits is one of the economic consequences of war financing, and therefore is in one sense more volatile and more hazardous than normal growth.

The net profits for the year were substantial but not excessive. They amounted to \$490,000,000, equaling 10.97 percent of average capital accounts. Over two-thirds of these net profits, approximately \$334,000,000, were retained to build up capital structure. The cash dividends paid to shareholders during the year constituted only 31.76 percent of the net profits available for that purpose, a return of slightly less than 3.48 percent on average capital funds. This is significant, in view of the increasingly high ratio of deposits to capital funds, and indicates sound conservatism.

The capital funds of all national banks at the end of 1945 amounted to \$4,656,000,000, representing an increase during the year of \$381,000,000. It was not to be expected that the banks could match the increase of deposits with proportionate increases of capital during the war years, nor was it necessary in view of their large holdings of government bonds. They have done well in building up capital through earnings, although it is obvious that generally speaking this increase is not sufficient for operation in a peacetime economy. It is probable that we have now reached the leveling-off period for deposits. There was a considerable decrease in the first half of 1946. Following this decrease caused by drawing down war loan accounts there may be some increases followed by further declines; there is certain to be a shifting of deposits as our economic geography reorients itself. In view of this, banks are urged to reexamine their individual situations with respect both to the character and permanency of their deposits and the degree of risk in the assets which they will hold during the next few years.

The need for new capital is emphasized by some of the trends in banking today. More and more, the banks are reentering their proper field of commercial loans. Some are adventuring in this field to an extent which renders difficult an appraisal of the risks involved. In some instances, term loans are being made to business enterprises for the retirement of preferred stock, refunding of existing debt, plant expansion, and liquidation of closely-held common stock. Occasionally, such loans—replacing, at one extreme, funded debt, and at the other, equity securities—are on a long-term, low-rate basis, with little or no amortization during the first few years, slightly more during the next 4 or 5 years, and a heavy payment at maturity. Such practices are virtually a substitute for orthodox long-term investment banking procedures, and as such merit most thoughtful study. Consumer financing is being engaged in extensively, in some instances by banks which have had little practical experience in that field, and with recently trained employees. Entrance into such fields is not to be criticized provided a proper degree of intelligence and sound banking standards are applied, for the time has arrived when the commercial banks must meet all legitimate credit needs. However, consideration should be given to the character of business being done in weighing the adequacy of existing capital structure, and manage-

ment is of equal importance with adequate capital. Fortunately, with few exceptions, the quality of management in our national banks merits every confidence.

The 1944 Report to the Congress by this office discussed briefly the question whether commercial banks should depart from their traditional role of meeting current credit needs and follow a policy of long-term accommodation to business which on occasion might lead to the assumption of heavy risks. At that time the conviction was expressed that banks should show the utmost vigor and ingenuity in meeting all legitimate demands for credit accommodation, but their activities should stop short of any involvement which might approach ownership. This view was expressed despite recognition of the fact that a sustained high level of employment and production requires a ready source of funds for the establishment of new enterprises and the expansion of small business concerns, and that the source of such funds in the past—direct investment of individual savings—had been comparatively unproductive for over a decade and might continue to be insufficient.

It is gratifying to note, therefore, that during 1945 the public began once more to furnish venture capital in substantial amounts. During the year new corporate stock issues exceeded \$1,300,000,000, an amount greatly in excess of any year since 1930. Half of this amount was issued for the purpose of providing new capital, and during the first months of 1946 equity securities to provide new corporate capital have been purchased by the public at a rate over twice that of the preceding year. It is to be hoped, of course, that we shall avoid repetition of the speculative excesses of 1928 and 1929, and it is believed that the controls which have come into existence since that time, plus the somewhat more mature judgment of the American people in this field will furnish the necessary curbs. Be that as it may, it is encouraging to observe this resurgence of confidence among investors in the expansion possibilities of our country, and that new enterprises can still gain support from the savings of the public, rather than from Government funds or from commercial banks which might otherwise feel obligated to step into the breach.

The extension of credit by banks in the field of security loans presents special problems. Generally speaking, the utmost good faith has been displayed in this field, although in a relatively small number of instances our examiners have noted a tendency on the part of national banks to furnish speculators with credit for "free riding" in Government bonds, and to accept without question borrowers' statements that loans were not for the purpose of purchasing listed stocks, in circumstances which should have put the banks on notice that in reality this was the function of the loans. To the extent that such practices are indulged in, they nullify the salutary effect of the Securities Exchange Act of 1934 as carried out through Federal Reserve Regulations T and U, and thus add fuel to the flames of inflation. In the nature of things, the solution of these problems must rest upon voluntary restraints and enlightened self-interest of the banking system, but while inflationary pressure continues, this office will use all its powers to discourage and restrain the extension of credit by national banks for speculative purposes, whether in the fields of

commodities, securities, real estate, or elsewhere.

In view of the increased flow of applications for bank charters, branch permits, authorizations for conversions of state banks into national banks, consolidation of national banks or of state banks with national banks, and in view of the likelihood of an even greater number of such applications in the near future, it seems appropriate to discuss briefly some of the problems and principles involved.

Since its creation in 1863, the Bureau of the Comptroller of the Currency has chartered over 14,000 national banks, issued more than 2,600 branch permits, and authorized many hundred consolidations. In conducting these operations, many widely divergent factors must be taken into consideration. In addition to compliance with specific statutory requirements such as those relating to the creation of a surplus, qualifications of directors, and the prohibitions of affiliations with firms dealing in securities, careful study is given to such intangibles as the experience and skill of the existing or proposed managements, the future earnings prospects of the banks, the convenience and economic needs of the communities to be served, and the adequacy of the capital structures in view of the geographical location.

The Comptroller is not charged with and does not undertake the enforcement of the antitrust laws, but he is obligated to exercise his discretionary power in the light of the purposes which the statutes in this field were designed to achieve. A monopoly in banking, even more so than in some other activities, is singularly dangerous because of the influence banks exercise over their communities through control of credit.

The primary obligation of the Office of the Comptroller of the Currency in exercising the discretion vested in him with respect to the chartering of new banks, the granting of branch permits, and the authorizing of conversions or consolidations, is the maintenance of a safe and sound banking system, able and willing to meet the banking needs of the people in a manner which will safeguard their deposits and justify their confidence. In passing upon such applications, consideration is given to the undesirability either of hampering entrance into, or mobility within, the banking field. It is also important to avoid the opposing dangers of creating an overbanked condition in any community on the one hand, or losing the benefits of effective competition on the other.

With respect to bank holding companies, it is the opinion of this office that they should be subjected to more adequate supervision and regulation.

A bank holding company should not be able to expand by buying stock control of additional banks without the consent of a Federal supervisory agency. The same standards which are applied by this office in passing upon applications for bank charters or for branch permits should be applied in granting or withholding authority to a holding company for such expansion.

Any legislation in this respect should be couched in terms which will not unduly extend Federal control over persons or businesses which hold bank stocks only temporarily or incidentally, and not for the purpose of exercising control. However, means should be provided by which any group of banks under unified control would

be subject to regulation, regardless of the form of the organization or the technique utilized to gain and maintain such control.

Since the beginning of World War II in 1939, we have lived in a period of shortages, economic expansion and maximum production; in other words, a business climate of the most stimulating character. During the war period itself, we retained a realization of the essentially artificial and unbalanced nature of this feverish activity, but when the same conditions continued to prevail after the cessation of active hostilities, there took place a natural psychological reaction which has caused many to forget that the origin of current conditions has changed, and that it will require most careful and intelligent planning, energy and restraint to maintain in future years a free economic system which will conduce to high levels of employment, production and distribution.

The obligations of the banking system in this respect are obvious. To a large extent, the banking community has power to divert the stream of credit into one channel or another, and thereby to exercise some control over the direction in which the energies of the American economic system are projected. Wise decisions in this field can best be made—in fact, can only be made—by the informed intelligence of the bankers dealing with their own local or regional problems. The function of bank supervision in this respect is that of assembling a coordinated picture of trends and developments throughout the nation, and to encourage or restrain the banks in the light of a broad observation and objective study.

Many thoughtful students of finance expect that the experience of the war years and the conditions prevailing in the latter half of 1945 may lead to a period of overoptimism in banking as well as in other sectors of our economic system. In one sense, it is possible for too many years to elapse without substantial losses to serve as warnings to the banking world. It is only necessary to recall 1919–22 to realize the dangers—not only to banks but to the entire business community—of loans made to enable borrowers to pile up excessive inventories in the hope of realizing speculative profits late in the inflationary phase of a postwar cycle.

For several years banks have been furnishing credit, particularly to war activities, with the protection of governmental commitments in whole or in part. Such governmental participation was necessary and justifiable because the exigencies of war demanded production, and production sometimes required credit along lines not entirely consistent with conservative banking practices. Even in those cases, however, losses proved to be infinitesimal, and the governmental guarantee or commitment seldom had to be utilized. There is a possibility that this experience may lead to the belief, in some quarters, that similar loans can be made with profit to banks, with safety to their depositors, and with benefit to the country, in peacetime, and without governmental protection. Although the Comptroller of the Currency strongly advocates that under peacetime conditions, governmental protection should be withdrawn and the banks placed upon a more independent footing, it must be realized that such a course carries with it risk as well as privilege. It demands of bank management an increased vigilance.

At the end of 1945, the National Banking System was composed of 5,023 active national banking associations operating 1,670 branches, making a total of 6,693 banking offices.

A comparison of the assets and liabilities of the banks in the National Banking System as of December 30, 1944, March 20, June 30, and December 31, 1945, reported pursuant to calls for condition statements by the Comptroller of the Currency, is shown in the following table:

Assets and liabilities of national banks on dates indicated

(In thousands of dollars)

	Dec. 30, 1944 (5,031 banks)	Mar. 20, 1945 (5,025 banks)	June 30, 1945 (5,021 banks)	Dec. 31, 1945 (5,023 banks)
ASSETS				
Loans and discounts, including overdrafts	11,497,802	10,544,996	12,389,133	13,948,042
U. S. Government securities, direct obligations	42,836,320	43,993,856	47,230,307	51,459,960
Obligations guaranteed by U. S. Government	642,469		25,156	7,748
Obligations of States and political subdivisions	2,056,722	2,129,036	2,209,505	2,341,725
Other bonds, notes, and debentures	1,345,369	1,372,440	1,422,677	1,656,865
Corporate stocks, including stocks of Federal Reserve banks	141,449	144,958	141,256	145,313
Total loans and securities	58,520,151	58,185,286	63,409,034	69,559,651
Cash, balances with other banks, including reserve balances, and cash items in process of collection	17,637,249	17,213,087	17,612,951	20,178,789
Bank premises owned, furniture and fixtures	513,522	511,702	503,793	495,105
Real estate owned other than bank premises	18,158	16,784	12,960	10,068
Investments and other assets indirectly representing bank premises or other real estate	47,640	47,643	45,937	46,384
Customers' liability on acceptances outstanding	42,721	30,144	27,191	41,943
Interest, commissions, rent, and other income earned or accrued but not collected	122,223	103,925	135,460	147,946
Other assets	48,215	51,967	47,507	55,870
Total assets	76,949,859	76,160,538	81,794,833	90,535,756
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	36,320,754	38,385,841	37,126,500	40,970,935
Time deposits of individuals, partnerships, and corporations	12,655,090	13,444,701	14,315,450	15,960,051
Deposits of U. S. Government and postal savings	11,171,856	7,614,668	13,210,056	14,163,153
Deposits of States and political subdivisions	3,070,539	3,266,274	3,153,723	3,487,711
Deposits of banks	8,058,120	7,650,166	8,251,954	9,230,786
Other deposits (certified and cashiers' checks, etc.)	852,578	821,563	767,854	1,430,311
Total deposits	72,128,937	71,183,213	76,825,537	85,242,947
Demand deposits	59,094,187	57,536,580	56,093,681	58,858,312
Time deposits	13,034,750	13,648,633	14,731,856	16,384,635
Bills payable, rediscounts, and other liabilities for borrowed money	54,180	130,389	5,209	77,969
Mortgages or other liens on bank premises and other real estate	109	64	59	89
Acceptances executed by or for account of reporting banks and outstanding	48,469	36,454	31,776	47,943
Interest, discount, rent, and other income collected but not earned	24,565	26,333	26,482	31,484
Interest, taxes, and other expenses accrued and unpaid	165,465	179,442	194,885	209,956
Other liabilities	20,269	218,068	238,332	269,631
Total liabilities	72,674,994	71,773,963	77,322,280	85,880,019
CAPITAL ACCOUNTS				
Capital stock (see memoranda below)	1,566,905	1,576,209	1,624,184	1,658,839
Surplus	1,808,959	1,833,980	1,875,277	2,011,403
Undivided profits	632,000	704,066	692,146	688,986
Reserves and retirement account for preferred stock	267,001	272,320	230,946	296,509
Total capital accounts	4,274,865	4,386,675	4,422,553	4,655,737
Total liabilities and capital accounts	76,949,859	76,160,538	81,794,833	90,535,756
MEMORANDA				
Par value of capital stock:				
Class A preferred stock	86,498	79,492	75,296	66,646
Class B preferred stock	5,468	4,875	4,360	3,748
Common stock	1,475,226	1,492,077	1,544,755	1,588,656
Total	1,567,192	1,576,444	1,624,411	1,659,050

Assets and liabilities of national banks on dates indicated—Continued

[In thousands of dollars]

	Dec. 30, 1944 (5,031 banks)	Mar. 20, 1945 (5,025 banks)	June 30, 1945 (5,021 banks)	Dec. 31, 1945 (5,023 banks)
MEMORANDA—continued				
Retirable value of preferred capital stock:				
Class A preferred stock.....	125,454	117,600	113,019	103,614
Class B preferred stock.....	6,731	6,138	5,608	4,939
Total.....	132,185	123,738	118,627	108,553
Pledged assets and securities loaned:				
U. S. Government obligations, direct and guaran- teed, pledged to secure deposits and other liabi- ties.....	15,811,794	13,649,531	17,765,985	19,229,157
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	386,236	365,052	351,843	353,866
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	99,097	105,598	101,277	109,439
Securities loaned.....	4,425	14,948	6,931	4,384
Total.....	16,301,552	14,135,129	18,228,036	19,696,846
Secured liabilities:				
Deposits secured by pledged assets pursuant to re- quirements of law.....	13,925,562	10,500,141	15,923,659	17,269,578
Borrowings secured by pledged assets, including rediscounts and repurchase agreements.....	48,180	123,091	5,209	77,969
Other liabilities secured by pledged assets.....	203	10	7	10
Total.....	13,973,945	10,623,242	15,928,875	17,347,557

TRENDS IN BANKING

The following table shows the changes that have occurred in recent years in the relationships of the major asset and liability accounts of national banks to the aggregates of assets and liabilities.

Distribution of assets and liabilities of national banks, Dec. 31, 1942-45

	1942	1943	1944	1945
ASSETS				
Securities:	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
U. S. Government, direct and guaranteed.....	43.49	52.96	56.50	56.85
Obligations of States and political subdivisions.....	3.69	3.00	2.67	2.59
Stock of Federal Reserve banks.....	.16	.15	.13	.12
Other bonds and securities.....	2.83	2.01	1.81	1.87
Total securities.....	50.17	58.12	61.11	61.43
Loans and discounts.....	18.62	15.70	14.94	15.41
Cash and balances with other banks, excluding reserves.....	14.60	11.97	10.85	10.74
Reserve with Reserve banks.....	15.06	12.95	12.07	11.54
Bank premises, furniture and fixtures.....	1.06	.85	.67	.55
Other real estate.....	.11	.05	.02	.01
All other assets.....	.38	.36	.34	.32
Total assets.....	100.00	100.00	100.00	100.00
LIABILITIES				
Deposits:				
Demand of individuals, partnerships and corporations.....	48.80	51.53	47.20	45.25
Time of individuals, partnerships and corporations.....	15.17	15.38	16.45	17.63
U. S. Government.....	8.82	9.21	14.51	15.64
States and political subdivisions.....	4.92	4.58	3.99	3.85
Banks.....	13.51	11.10	10.47	10.20
Other deposits (including postal savings).....	1.24	1.45	1.11	1.58
Total deposits.....	92.46	93.22	93.73	94.15
Demand deposits.....	76.62	77.25	76.79	76.05
Time deposits.....	15.84	15.97	16.94	18.10
Other liabilities.....	.72	.64	.71	.71
Capital funds:				
Capital stock.....	2.74	2.38	2.04	1.83
Surplus.....	2.63	2.51	2.35	2.22
Undivided profits and reserves.....	1.45	1.25	1.17	1.09
Total capital funds.....	6.82	6.14	5.56	5.14
Total liabilities and capital funds.....	100.00	100.00	100.00	100.00

EARNINGS, EXPENSES, AND DIVIDENDS OF NATIONAL BANKS FOR YEAR ENDED DECEMBER 31, 1945

The net profits of national banks after income taxes in the year ended December 31, 1945, were \$490,000,000, or \$78,000,000 more than those in the preceding year.

The net operating earnings before income taxes were \$532,500,000, an increase of \$51,500,000 in the year. Adding to the net operating earnings profits on securities sold of \$141,800,000 and recoveries on loans and investments, etc., previously charged off of \$118,300,000, and deducting therefrom losses and charge-offs of \$132,000,000 and taxes on net income of \$170,600,000, the net profits before dividends for the year 1945 amounted to the \$490,000,000 mentioned above, which at an annual rate amounts to 10.97 percent of average capital accounts for the year.

The gross earnings in 1945 were \$1,349,000,000, or \$143,000,000 more than in 1944. The principal items of operating earnings for 1945 were \$651,600,000 from interest on United States Government obligations and \$93,000,000 from interest and dividends on other securities, a total of \$744,600,000, which was an increase of \$112,000,000 over the corresponding period in 1944; and interest and discount on loans of \$374,100,000, an increase of \$14,200,000. The principal operating expenses were \$372,000,000 for salaries and wages of officers and employees and fees paid to directors, an increase of \$34,600,000 over 1944; and \$124,600,000 expended in the form of interest on time and savings deposits, an increase of \$26,800,000. Total operating expenses were \$816,700,000 as against \$725,200,000 for 1944.

Profits on securities sold during 1945, aggregating \$141,800,000 were \$72,800,000 more than in the preceding year, and losses and depreciation on securities in 1945 totaling \$74,600,000 were \$7,000,000 more than the year before. Losses charged off on loans and discounts of \$29,700,000 were \$11,300,000 less than in the previous year. Taxes on net income, Federal and State, in the year 1945 totaling \$170,600,000 exceeded the amount of such taxes paid in the preceding year by \$49,800,000.

Cash dividends declared on common and preferred stock in 1945 totaled \$155,600,000, in comparison with \$144,300,000 in 1944. The annual rate of cash dividends was 3.48 percent of average capital funds. The cash dividends to stockholders in 1945 were 31.76 percent of net profits available, the remaining 68.24 percent of net profits, or \$334,000,000, was retained by the banks in their capital accounts.

Interest and dividends on securities were 55 percent of gross earnings in the year ended December 31, 1945, with the banks in Federal Reserve district No. 11 showing the smallest ratio of 44 percent and those in district No. 3 the largest ratio of 63 percent. Interest and discount on loans accounted for 28 percent of the gross earnings, varying in ratio from 23 percent in district No. 7 to 37 percent in district No. 11. Salaries, wages, and fees were 28 percent of gross earnings, ranging from 25½ percent in district No. 3 to 31 percent in district No. 10. The net operating earnings before income taxes were 39 percent of gross earnings, with averages ranging from 35 percent in district No. 4 to 44 percent in district No. 2.

Interest and discount on loans to the average total of loans in the year was 3 percent and varied from almost 2 percent in district No. 2 to 4 percent in district No. 12. Interest and dividends on securities was nearly $1\frac{1}{2}$ percent on average total securities held, the banks in district No. 10 showing the lowest ratio of nearly $1\frac{1}{8}$ percent, while the banks in district No. 3 showed the highest ratio of almost $1\frac{3}{4}$ percent.

Net operating earnings were 12 percent of average total capital accounts, the lowest ratio being 9 percent in district No. 4, and the highest ratio 16 percent in district No. 12. The net profits before dividends for the period were 11 percent of average capital funds, the ratios ranging from nearly 9 percent in district No. 4 to 13 percent in district No. 6.

Summaries of the earnings, expenses, and dividends of national banks for the years ended December 31, 1944 and December 31, 1945, are shown in the following table:

*Earnings, expenses, and dividends of national banks for years ended
Dec. 31, 1944 and 1945*

[In millions of dollars]

	1945	1944	Change since 1944
Number of banks ¹	5,023	5,031	- 8
Capital stock (par value) ²	1,616.9	1,551.1	+65.8
Capital accounts ³	4,467.7	4,115.0	+352.7
Earnings from current operations:			
Interest and dividends on:			
U. S. Government obligations.....	651.6	632.5	+112.1
Other securities.....	93.0		
Interest and discount on loans.....	374.1	359.9	+14.2
Service charges on deposit accounts.....	61.2	60.2	+1.0
Other current earnings.....	169.3	153.7	+15.6
Total	1,349.2	1,206.3	+142.9
Current operating expenses:			
Salaries, wages, and fees.....	372.0	337.4	+34.6
Interest on time deposits (including savings deposits).....	124.6	97.8	+26.8
Taxes other than on net income.....	54.9	53.9	+1.0
Recurring depreciation on banking house, furniture and fixtures.....	23.5	24.5	-1.0
Other current operating expenses.....	241.8	211.6	+30.2
Total	816.7	725.2	+91.5
Net earnings from current operations	532.5	481.0	+51.5
Recoveries and profits:			
Recoveries on securities.....	54.2	50.3	+3.9
Profits on securities sold or redeemed.....	141.8	69.0	+72.8
Recoveries on loans.....	37.4	50.3	-12.9
All other.....	26.8	24.5	+2.3
Total	260.1	194.1	+66.0
Losses and charge-offs:			
On securities.....	74.6	67.6	+7.0
On loans.....	29.7	41.0	-11.3
All other.....	27.7	33.9	-6.2
Total	132.0	142.5	-10.5
Profits before income taxes	660.7	532.7	+128.0
Taxes on net income:			
Federal.....	159.4	112.1	+47.3
State.....	11.2	8.8	+2.4
Total	170.6	120.8	+49.8
Net profits before dividends	490.1	411.8	+78.3

*Earnings, expenses, and dividends of national banks for years ended
Dec. 31, 1944 and 1945—Continued*

[In millions of dollars]

	1945	1944	Change since 1944
Dividends:			
On preferred stock	4.1	5.3	- 1.2
On common stock:			
Cash dividends	151.5	139.0	+12.5
Stock dividends	77.3	33.9	+43.4
Total	233.0	178.2	+ 54.8
Ratios:	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
Expenses to gross earnings	60.53	60.12	+0.41
Net profits before dividends to capital accounts	10.97	10.01	+ .96
Cash dividends to capital stock	9.63	9.30	+ .33
Cash dividends to capital accounts	3.48	3.51	- .03

¹ Number at end of period. Remaining figures include earnings, expenses, etc., of those banks which reported for the first half of the year only.

² Figures are averages of amounts reported for the June and December call dates in the current year and the December call date in the previous year.

NOTE:—Figures are rounded to the nearest tenth of a million and may not equal totals.

STRUCTURAL CHANGES IN THE NATIONAL BANKING SYSTEM

The authorized capital stock of the 5,028 national banks in existence at the close of business on December 31, 1945, including 5 inactive banks, consisted of common capital stock aggregating \$1,588,340,810, a net increase during the year of \$112,952,032, and preferred capital stock aggregating \$72,636,366, a net decrease during the year of \$20,746,829.

During the year ended December 31, 1945, in addition to 17 applications with proposed capital stock of \$2,390,000 carried over from the previous year, 63 applications were received to organize national banks and to convert State banks into national banking associations, with proposed capital stock aggregating \$9,455,000. Of these applications, 41 with proposed capital stock aggregating \$4,895,000 were approved; 12 with proposed capital stock aggregating \$2,210,000 were rejected; and the remainder were still pending or had been abandoned on December 31, 1945. From the applications carried over from the previous period and the 41 applications approved during the current year, 39 national banking associations with common capital stock aggregating \$5,110,000 were authorized to commence business. Of the 39 charters issued, 17 with common capital stock aggregating \$2,545,000 were the result of the conversions of State banks.

During the year ended December 31, 1945, 12 national banks and 2 State banks were consolidated into 7 national banking associations, under authority of the act of November 7, 1918, as amended, the common capital stock of the consolidated banks being \$69,100,000. Additional assets of approximately \$32,514,668 were brought into the national banking system by reason of the State banks consolidated with the national banks. Also, during this period national banks reported the purchase of 16 State banks, with aggregate capital stock of \$1,205,375 and aggregate assets of approximately \$27,662,193.

During the year ended December 31, 1945, 43 national banks with common capital stock of \$2,913,413, among which were 7 with preferred capital stock aggregating \$599,587, went into voluntary liqui-

dation in the manner provided by sections 5220 and 5221, U. S. R. S. Of these banks, 2 with common capital stock of \$80,000 and assets of \$1,308,401 paid their depositors and quit business; 25 with common capital stock of \$1,777,500 and assets aggregating \$78,326,310, including 4 with preferred capital stock of \$87,500, were succeeded by other national banks; and 16 with common capital stock of \$1,055,913, and assets aggregating \$53,940,059, including 3 with preferred capital stock of \$512,087, were succeeded by State banks.

Changes in the number and capital stock of national banks during the year ended December 31, 1945, are shown in the following summary:

Organization, capital stock changes, and liquidations of national banks during the year ended December 31, 1945

	Number of banks	Capital stock	
		Common	Preferred
Charters issued:			
Reorganizations.....	3	\$220,000	-----
Conversions of State banks.....	17	2,545,000	-----
Primary organizations.....	19	2,345,000	-----
Increases of capital stock:			
Preferred:			
1 bank by new issue.....			\$19,130
Common:			
216 banks, by regular cash increases.....		35,046,618	-----
159 banks, by regular stock dividends under sec. 5142, U. S. R. S.....		71,285,803	-----
232 banks, by stock dividends under provisions of their articles of association.....		5,728,824	-----
6 banks, by conversion of preferred capital stock.....		325,450	-----
2 banks, by consolidation under act Nov. 7, 1918, as amended.....		850,000	-----
Total increases.....	39	118,346,695	19,130
Voluntary liquidations:			
Succeeded by national banks.....	25	1,777,500	87,500
Succeeded by State banks.....	16	1,055,913	512,087
Quit business.....	2	80,000	-----
Decreases of capital stock:			
Preferred:			
481 banks, by retirement.....			19,726,372
2 banks, by decrease of par value.....			440,000
Common:			
13 banks, by reduction.....		781,250	-----
Capital stock decreases incident to consolidation (act Nov. 7, 1918).....	5	1,700,000	-----
Total decreases.....	48	5,394,663	20,765,959
Net change.....	-9	+112,952,032	-20,746,829
Charters in force Dec. 31, 1944, and authorized capital stock.....	5,037	1,475,388,778	93,383,195
Charters in force Dec. 31, 1945, and authorized capital stock.....	5,028	1,588,340,810	72,636,366

BRANCHES

On December 31, 1945, 226 national banks were operating a total of 1,670 branches. This total includes 4 branches temporarily discontinued for the duration of the emergency and 5 seasonal offices.

During the year ended December 31, 1945, 57 branches were brought into the national banking system. Of the 57 branches entering the system, 36 were authorized to operate in places other than the city in which the parent bank is located. During the same period 1 branch was closed through voluntary liquidation of the parent bank.

Of the 57 branches authorized 52 were operating on December 31, 1945. One branch authorized in 1944 did not begin operations until

1945. As a net result of these operations there was a gain for the system of 52 branches during the year.

NATIONAL BANK NOTES OUTSTANDING

There were as of December 31, 1945, \$118,380,650 of national bank notes outstanding.

DISTRIBUTION OF ALL BANKS

On December 31, 1945, there were 14,598 commercial and savings banks in the United States and possessions with deposits of \$166,530,093,000. Of these banks 13,494, or 92 percent, with 95 percent of the deposits, were insured banks. The 5,017 national banks, members of the Federal Reserve System, represented 34 percent of all banks and held 51 percent of the total deposits. The 534 mutual savings banks, of which 192 were insured banks, held \$15,354,540,000 of deposits.

Classification of all banks, Dec. 31, 1945

	Banks			Deposits		
	Number	Percent of grand total	Change in 12 months (percent of grand total)	Amount (000 omitted)	Percent of grand total	Change in 12 months (percent of grand total)
National banks.....	5,017	34.37	— .10	\$84,939,347	51.01	+ .51
State member banks:						
Commercial.....	1,864	12.77	+ .52	44,716,153	26.85	— .59
Mutual savings.....	3	.02	0	14,334	.01	0
Nonmember insured banks:						
State commercial ¹	6,421	43.99	— .30	18,155,482	10.90	+ .47
Mutual savings.....	189	1.29	— .01	10,348,889	6.21	— .04
Total insured banks.....	13,494	92.44	+ .11	158,174,205	94.98	+ .35
Nonmember uninsured banks:						
State commercial and private ²	762	5.22	— .10	3,364,571	2.02	— .23
Mutual savings.....	342	2.34	— .01	4,991,317	3.00	— .12
Total.....	14,598	100.00	-----	166,530,093	100.00	-----

¹ Includes 4 nonmember insured national banks and 1 insured private bank.

² Includes 2 nonmember uninsured national banks.

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES AND POSSESSIONS

The assets of all classes of active banks in the United States and possessions on December 31, 1945, amounted to \$178,351,000,000, and exceeded by \$25,404,000,000, or 17 percent, the assets reported as of December 30, 1944.

The total deposits of banks on December 31, 1945, were \$166,530,000,000 in comparison with \$142,311,000,000 at the end of 1944, an increase of \$24,219,000,000, or 17 percent. Demand deposits of individuals, partnerships and corporations were \$73,932,000,000, and exceeded by \$8,616,000,000, or more than 13 percent, this class of deposits reported at the close of the previous year; time deposits of individuals, partnerships and corporations were \$45,292,000,000, an increase of \$8,063,000,000, or nearly 22 percent, and deposits of the U. S. Government, including postal savings, were \$24,779,000,000, which was an increase of 18 percent in the year.

At the end of December 1945 the banks held obligations of the

U. S. Government, direct and guaranteed, of \$101,904,000,000, an increase of \$15,489,000,000, or 18 percent, since December 1944. Obligations of States and political subdivisions held at the close of 1945 amounted to \$4,083,000,000, an increase of \$424,000,000. Other securities held increased \$592,000,000 in the year, and amounted to \$4,529,000,000. The aggregate of all securities held by banks on December 31, 1945 was \$110,516,000,000, and represented 62 percent of their total assets. At the end of the previous year the ratio was 61 percent.

Loans and discounts amounted to \$30,467,000,000, an increase of \$4,365,000,000, or more than 16½ percent, since December 1944. The increase in loans was chiefly in commercial and industrial loans, which advanced \$1,567,000,000, or 19 percent, and loans to brokers and dealers in securities and other loans for the purpose of purchasing and carrying securities, which advanced \$2,243,000,000, or 49 percent, in the year.

Cash and balances with other banks, including reserve balances, in December 1945 were \$35,614,000,000 which was an increase of \$4,637,000,000, or 15 percent, in the year.

Total capital accounts on December 31, 1945, were \$10,612,000,000 compared to \$9,693,000,000 at the end of 1944. The total surplus, profits and reserves at the end of 1945 was \$7,424,000,000, an increase of \$784,000,000, or nearly 12 percent, in the year.

A statement of the assets and liabilities of all classes of active banks in the country at the end of December 1944 and 1945 follows:

*Assets and liabilities of all banks in the United States and possessions,
1944 and 1945*

[In millions of dollars]

	Dec. 31, 1945	Dec. 30, 1944	Change since 1944
Number of banks	14,598	14,579	+19
ASSETS			
Loans on real estate	8,980	8,735	+245
Commercial and industrial loans (including open-market paper)	9,600	8,033	+1,567
Loans to brokers and dealers in securities and other loans for the purpose of purchasing or carrying securities	6,827	4,584	+2,243
Other loans, including overdrafts	5,060	4,750	+310
Total loans	30,467	26,102	+4,365
U. S. Government obligations, direct and guaranteed	101,904	86,415	+15,489
Obligations of States and political subdivisions	4,083	3,659	+424
Other bonds, notes, and debentures	3,991	3,383	+608
Corporate stocks, including stocks of Federal Reserve banks	538	554	-16
Total securities	110,516	94,011	+16,505
Currency and coin	2,025	1,801	+224
Balances with other banks, including reserve balances	33,589	29,176	+4,413
Bank premises owned, furniture and fixtures	1,020	1,066	-46
Real estate owned other than bank premises	73	168	-95
Investments and other assets indirectly representing bank premises or other real estate	77	86	-9
Customers' liability on acceptances outstanding	76	68	+8
Interest, commissions, rent, and other income earned or accrued but not collected	206	261	+35
Other assets	212	208	+4
Total assets	178,351	152,947	+25,404

*Assets and liabilities of all banks in the United States and possessions,
1944 and 1945—Continued*

[In millions of dollars]

	Dec. 31, 1945	Dec. 30, 1944	Change since 1944
LIABILITIES			
Deposits of individuals, partnerships, and corporations:			
Demand	73,932	65,316	+8,616
Time	45,292	37,229	+8,063
U. S. Government and postal savings deposits	24,779	20,926	+3,853
Deposits of States and political subdivisions	5,821	5,196	+625
Deposits of banks	14,090	12,264	+1,826
Other deposits (certified and cashiers' checks, etc.)	2,616	1,380	+1,236
Total deposits	166,530	142,311	+24,219
Bills payable, rediscounts, and other liabilities for borrowed money	227	126	+101
Acceptances executed by or for account of reporting banks	87	78	+9
Interest, discount, rent, and other income collected but not earned	59	47	+12
Interest, taxes, and other expenses accrued and unpaid	383	294	+89
Other liabilities	453	398	+55
Total liabilities	167,739	143,254	+24,485
CAPITAL ACCOUNTS			
Capital notes and debentures	72	82	-10
Preferred stock	164	207	-43
Common stock	2,952	2,764	+188
Surplus	5,004	4,489	+515
Undivided profits	1,781	1,574	+207
Reserves and retirement account for preferred stock and capital notes and debentures	639	577	+62
Total capital accounts	10,612	9,693	+919
Total liabilities and capital accounts	178,351	152,947	+25,404

¹ Excludes banks in the Philippines.

² Excludes banks in Guam and the Philippines.

REPORTS FROM BANKS

National banks in the continental United States, Alaska, the Territory of Hawaii, and the Virgin Islands of the United States were, in accordance with the provisions of section 5211 of the Revised Statutes, called upon to submit three reports of condition during the year ended December 31, 1945. Reports were required as of March 20, June 30, and December 31. Summaries from all condition reports, by States, are published in pamphlet form. National banks were also required by the statute to obtain reports of their affiliates and holding company affiliates other than member banks and to submit such reports to the Comptroller as of the three dates for which condition reports of the banks were obtained.

Under the general powers conferred upon him by law, the Comptroller required from each national bank during the period indicated semi-annual reports of earnings, expenses, and dividends; also reports of condition of foreign branches of national banks as of December 31, 1945.

National banking associations authorized to act in a fiduciary capacity were called upon to submit reports of their trust departments as of the close of business on December 31, 1945.

In accordance with section 298 of the Code of Law for the District of Columbia, banks other than national in the District were required to make to the Comptroller condition reports and reports of earnings, expenses, and dividends identical with those obtained from national

banks during the year. Building and loan associations and credit unions in the District of Columbia under the supervision of the Comptroller were required to submit reports of their assets and liabilities as of December 31, 1945, and reports of receipts and disbursements for the year ended December 31, 1945.

Detailed figures for reports of condition and earnings and dividends will be found in the appendix of this report.

AFFILIATES AND HOLDING COMPANY AFFILIATES OF NATIONAL BANKS

The Federal statute requires each national bank to obtain and submit to the Comptroller periodically reports of its affiliates, as defined in sections 2 (b) and (c) of the Banking Act of 1933, as amended, unless waived by the Comptroller. At the end of December 1945, 880 of the national banks reported 11,931 affiliates and holding company affiliates, of which 10,186 were duplications reported by 280 banks. The actual number of affiliates, or 1,745, included 24 holding company affiliates which controlled 187 active national banks, varying in number from 1 to 49 associations. Under the waiver of requirement for reports of affiliates, it was necessary for only 355 banks to submit and publish 426 reports of affiliates and holding company affiliates. Of the latter number 175 were duplications of reports of affiliates and holding company affiliates.

EXAMINATION OF NATIONAL BANKS

The National Bank Act requires that each national bank be examined at least twice each year in order that the Comptroller may be kept currently informed of its condition and require such corrections as are deemed necessary with a view to maintaining each bank in sound condition. In addition to the regular examinations, special examinations are conducted of banks the condition of which is regarded as unsatisfactory.

During the year ended December 31, 1945, 9,184 examinations of banks, 2,902 examinations of branches, 1,822 examinations of trust departments, and 70 examinations of affiliates were conducted. Nineteen State banks were examined in connection with conversions to or consolidations with national banks. Investigations were also conducted in connection with applications for 37 new charters and 121 new branches.

LIQUIDATION OF INSOLVENT NATIONAL BANKS

During the year ended December 31, 1945, there were no failures of national banks. The liquidation of 4 insolvent national banks was completed during the year, leaving a total of 13 receiverships in process of liquidation as of December 31, 1945. Of such 13 banks, 8 were in charge of the Federal Deposit Insurance Corporation as receiver. Of the remaining 5 banks, 4 were involved in litigation and 1 had remaining assets to be liquidated before a final dividend could be paid.

ISSUE AND REDEMPTION OF NOTES

One thousand two hundred and eighty-three shipments of Federal Reserve currency were made from Washington, D. C., during the

year ended December 31, 1945, to Federal Reserve agents and Federal Reserve branch banks, aggregating \$5,924,200,000; and in addition, twenty-three deliveries were made to the Treasurer of the United States aggregating \$97,800,000.

Four thousand seven hundred and eight lots of unfit Federal Reserve currency were received for verification and certification for destruction consisting of 340,200,795 notes aggregating \$3,340,551,160.

Forty lots of national bank notes were received for verification and certification for retirement and destruction consisting of 379,507 notes aggregating \$5,608,487.

Seventeen thousand five hundred and ninety-seven fragments or charred Federal Reserve and national bank notes aggregating \$214,088 were presented by the Treasurer of the United States for identification and approval.

ORGANIZATION AND STAFF

On December 31, 1945, the personnel of the Office of the Comptroller of the Currency consisted of 896 persons. Of these 247 were located in the Washington office, including 82 persons in the Division of Insolvent National Banks. There was a net increase of 8 persons during the year in the total number employed.

During the calendar year 1945, 15 national bank examiners and 65 assistant national bank examiners left the service. Of these, 6 assistant examiners were placed on military furlough. In the same period 10 assistant examiners were promoted to examiners and 7 examiners returned from the military service. The number of assistant examiners appointed was 47, and an additional 48 returned to duty from the military service.

As of December 31, 1945, 160 field employees and 25 Washington office employees, a total of 185, were still serving in the armed forces, representing a net reduction of 78 in the number on military furlough, during the year.

EXPENSES OF THE BUREAU

The expenses of the Office incident to the supervision of banks are met largely by fees assessed against the banks. This figure for the calendar year 1945 was \$3,771,391.79.

This amount was supplemented by Congressional appropriations totaling \$296,918.44.

The expenses of the Division of Insolvent National Banks are paid from assessments against the banks in process of liquidation. Such expenses for the calendar year 1945 were \$327,637.20.

The expenses of the Division of Federal Reserve Issue and Redemption are paid by the Federal Reserve banks. This item for 1945 was \$45,146.99.

APPENDIX

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TABLE NO. 1.—Total number of national banks organized, consolidated under act Nov. 7, 1918, as amended, insolvent, in voluntary liquidation, and in existence Dec. 31, 1945

States	Organized	Consolidated under act Nov. 7, 1918	Insolvent	In liquidation	In existence
Maine	127	5	13	76	33
New Hampshire	80	2	5	21	52
Vermont	85	1	17	28	39
Massachusetts	370	22	28	199	121
Rhode Island	67	3	2	52	10
Connecticut	120	4	7	58	51
Total New England States	849	37	72	434	306
New York	991	53	129	410	399
New Jersey	417	18	59	122	218
Pennsylvania	1,278	44	211	361	662
Delaware	30		1	16	13
Maryland	141	1	17	59	64
District of Columbia	31	4	7	11	9
Total Eastern States	2,888	120	424	979	1,365
Virginia	248	17	28	73	130
West Virginia	190	11	38	65	76
North Carolina	151	4	44	57	46
South Carolina	121	6	43	49	23
Georgia	183	8	42	85	48
Florida	142	1	42	41	58
Alabama	173	2	45	61	65
Mississippi	77	4	16	34	23
Louisiana	105	3	16	53	33
Texas	1,167	33	140	559	435
Arkansas	145	1	39	55	50
Kentucky	246	9	37	107	93
Tennessee	206	7	36	93	70
Total Southern States	3,154	106	566	1,332	1,150
Ohio	692	24	112	316	240
Indiana	437	12	98	201	126
Illinois	892	16	227	287	362
Michigan	316	10	77	152	77
Wisconsin	272	9	54	112	97
Minnesota	489	6	116	181	186
Iowa	544	4	204	239	97
Missouri	292	9	58	144	81
Total Middle Western States	3,934	90	946	1,632	1,266
North Dakota	259	3	100	114	42
South Dakota	219	12	93	79	35
Nebraska	403	1	83	191	128
Kansas	447	4	76	193	174
Montana	193	3	76	74	40
Wyoming	60		12	21	27
Colorado	218	3	55	83	77
New Mexico	82		25	35	22
Oklahoma	739	12	84	444	199
Total Western States	2,620	38	604	1,234	744
Washington	223	17	51	115	40
Oregon	148	2	30	93	23
California	511	12	64	344	91
Idaho	110		35	59	16
Utah	38	3	6	17	12
Nevada	17	1	4	7	5
Arizona	31	1	6	20	4
Total Pacific States	1,078	36	196	655	191
Alaska	5			1	4
Territory of Hawaii	6	1		4	1
Puerto Rico	1			1	
Virgin Islands	1				1
Total possessions	13	1		6	6
Total United States and possessions	14,536	428	2,808	6,272	5,026

¹ Includes 456 organized under act Feb. 25, 1863, 9,318 under act June 3, 1864, as amended, 10 under Gold Currency Act of July 12, 1870, and 4,752 under act of Mar. 14, 1900.

² Exclusive of those restored to solvency.

³ Includes 208 passed into liquidation upon expiration of corporate existence.

TABLE No. 2.—Number and authorized capital stock of national banks chartered and the number and capital stock of national banks closed in each year ended Oct. 31, from 1935 to 1941, inclusive, for the fourteen-month period from Nov. 1, 1941, to Dec. 31, 1942, inclusive, and for the years ended Dec. 31, 1943 to 1945

Year	Chartered		Closed						Net yearly increase (exclusive of existing banks increasing their capital)		Net yearly decrease (exclusive of existing banks decreasing their capital)	
			Consolidated under act Nov. 7, 1918		In voluntary liquidation		Insolvent					
	No.	Capital	No.	Loss to capital	No.	Capital	No.	Capital	No.	Capital	No.	Capital
1935	49	\$7,780,000	13	¹ \$447,100	189	\$19,615,250	25	\$4,305,020			158	\$14,827,370
1936	20	2,465,000	3	¹ 15,000	76	7,690,000	6	10,200,000			59	5,230,000
1937	29	5,355,000	8	¹ 302,875	98	11,049,540	11	1,987,150			82	7,269,565
1938	8	875,000	3		47	4,550,500	2	50,000			43	3,700,500
1939	19	2,925,000	1	¹ 75,000	56	7,066,000	6	745,000			42	4,436,000
1940	19	3,282,000	4	¹ 582,500	53	5,178,250					38	2,478,750
1941	15	5,545,000	6	¹ 25,000	41	5,319,180	3	282,000			35	81,180
1942	9	1,177,089	1	¹ 42,000	48	6,604,100	2	160,000			42	5,629,011
1943	12	2,175,000	1		50	5,129,155	2	650,000			41	3,604,155
1944	21	3,815,000	3	¹ 125,000	30	3,229,750			\$460,250		12	
1945	39	5,110,000	5	¹ 1,700,000	43	3,513,000					9	103,000

¹ Amount of capital reductions incident to consolidations.

² Preferred capital stock reductions.

³ Includes \$599,587 preferred capital stock.

TABLE No. 3.—*National banks chartered during the year ended December 31, 1945*

Char- ter No.	Title	Capital Stock (Common)
CALIFORNIA		
14508	First National Bank of Fair Oaks	\$50,000
FLORIDA		
14530	First National Bank of Hollywood	200,000
14535	Capital City National Bank of Tallahassee	100,000
		300,000
GEORGIA		
14499	The Commercial National Bank, Cedartown	140,000
ILLINOIS		
14498	Oak Park National Bank, Oak Park	400,000
14504	Marquette National Bank, Chicago	200,000
14507	National Bank of North Chicago	100,000
14509	Montgomery County National Bank, Hillsboro	80,000
14510	National Bank of Mount Olive	50,000
14511	City National Bank of Rockford	200,000
14512	First National Bank of Lansing	50,000
14516	Lawrenceville National Bank and Trust Co., Lawrenceville	125,000
14518	Leland National Bank, Leland	60,000
14520	Rock Falls National Bank, Rock Falls	75,000
14521	Busey First National Bank, Urbana	150,000
14524	Union National Bank of Marseilles	60,000
14526	Commercial National Bank of Chicago	200,000
14533	Central National Bank of Rockford	250,000
		2,000,000
INDIANA		
14515	First National Bank of Angola	50,000
14519	First National Bank, Kokomo	150,000
14529	Mercantile National Bank of Hammond	200,000
		400,000
LOUISIANA		
14503	Citizens National Bank & Trust Company of Houma	150,000
MARYLAND		
14513	First National Bank, Taneytown, Maryland	50,000
MICHIGAN		
14500	Ferndale National Bank, Ferndale	175,000
14523	First National Bank, Sturgis	200,000
		375,000
MINNESOTA		
14517	Second Northwestern National Bank of Minneapolis	100,000
14531	Crookston National Bank, Crookston	100,000
14536	The First National Bank at Eveleth	120,000
		320,000
MISSOURI		
14528	St. Louis County National Bank, Clayton	200,000
14532	First National Bank of Clinton	50,000
		250,000
NORTH CAROLINA		
14527	First National Bank of Whiteville	75,000
OHIO		
14501	The Canton National Bank, Canton	400,000

TABLE NO. 3.—National banks chartered during the year ended December 31, 1945—Continued

Char- ter No.	Title	Capital Stock (Common)
PENNSYLVANIA		
14514	Kiski Valley National Bank, Vandergrift.....	\$100,000
SOUTH CAROLINA		
14525	The Commercial National Bank, Camden.....	50,000
TEXAS		
14534	First National Bank in Bogata.....	50,000
WASHINGTON		
14502	Guaranty National Bank of White Center.....	50,000
14505	First National Bank of Renton.....	100,000
		150,000
WISCONSIN		
14522	Kenosha National Bank Kenosha.....	200,000
WYOMING		
14506	Farmers National Bank of Jay Em.....	50,000
	Total United States (39 banks).....	5,110,000

¹ Title and location changed on April 30, 1945 to "Farmers National Bank of Torrington," Torrington Wyoming.

TABLE NO. 4.—National banks chartered which were conversions of State banks during year ended Dec. 31, 1945

Char- ter No.	Title and location	State	Effective date of charter	Author- ized capital	Approxi- mate surplus and un- divided profits	Approxi- mate assets
1945						
14498	Oak Park National Bank, Oak Park.....	Illinois.....	Jan. 2	\$400,000	\$363,483	\$13,629,482
14499	The Commercial National Bank, Cedartown.....	Georgia.....	Jan. 2	140,000	129,088	2,532,916
14501	The Canton National Bank, Canton.....	Ohio.....	Feb. 1	400,000	224,338	11,598,831
14503	Citizens National Bank & Trust Company of Houma.....	Louisiana.....	Mar. 10	150,000	99,746	3,391,195
14506	Farmers National Bank of Jay Em.....	Wyoming.....	Apr. 28	50,000	15,023	434,659
14509	Montgomery County National Bank, Hillsboro.....	Illinois.....	June 1	80,000	22,675	2,193,446
14513	First National Bank, Taneytown, Maryland.....	Maryland.....	July 2	50,000	52,956	1,038,443
14515	First National Bank of Angola.....	Indiana.....	Aug. 1	50,000	77,396	2,009,670
14516	Lawrenceville National Bank and Trust Co., Lawrenceville.....	Illinois.....	Aug. 1	125,000	137,354	3,687,030
14517	Second Northwestern National Bank of Minneapolis.....	Minnesota.....	Aug. 6	100,000	30,711	2,812,131
14521	Busey First National Bank, Urbana.....	Illinois.....	Sept. 1	150,000	190,118	7,911,545
14525	The Commercial National Bank, Camden.....	South Carolina.....	Oct. 1	50,000	67,612	2,563,486
14528	St. Louis County National Bank, Clayton.....	Missouri.....	Nov. 1	200,000	400,715	12,450,982
14529	Mercantile National Bank of Ham- mond.....	Indiana.....	Nov. 1	200,000	205,352	12,518,858
14530	First National Bank of Hollywood.....	Florida.....	Nov. 1	200,000	57,590	6,459,639
14531	Crookston National Bank, Crooks- ton.....	Minnesota.....	Nov. 21	100,000	18,449	941,637
14535	Capital City National Bank of Talla- hassee.....	Florida.....	Dec. 15	100,000	285,277	9,909,556
	Total (17 banks).....			2,545,000	2,377,883	96,083,504

TABLE NO. 5.—*National banks reported in voluntary liquidation during the year ended Dec. 31, 1945, the names, where known, of succeeding banks in cases of succession, with date of liquidation and capital*

Name and location of bank	Date of liquidation	Capital	
		Common	Preferred
The First National Bank of Holland Patent, N. Y. (5299), absorbed by The Oneida National Bank and Trust Company of Utica, N. Y.	Dec. 30, 1944	\$60,000	
The First National Bank of Teague, Tex. (8195), absorbed by The Teague National Bank, Teague, which changed its title to "First National Bank of Teague"	Dec. 27, 1944	50,000	
The First National Bank of Elgin, Ore. (6644), absorbed by The United States National Bank of Portland, Ore.	Dec. 21, 1944	25,000	
The City National Bank of Mexia, Tex. (11964), absorbed by "First National Bank of Mexia," formerly The Prendergast-Smith National Bank of Mexia.	Dec. 29, 1944	50,000	
The First National Bank of Goodwater, Ala. (12960).	Jan. 2, 1945	30,000	
The Waltham National Bank of Waltham, Mass. (688), absorbed by Newton Trust Company, Newton, Mass., which changed its title and location to Newton-Waltham Bank and Trust Company, Waltham 1.	Dec. 30, 1944	160,000	\$476,000
The Lott National Bank, Lott, Tex. (12943), succeeded by Lott State Bank, Lott.	Jan. 2, 1945	25,000	
The First National Bank of St. Johnsville, N. Y. (375), absorbed by First National Bank of Canajoharie, N. Y.	Jan. 10, 1945	100,000	
The First National Bank of Reedy, W. Va. (10285), absorbed by The First National Bank of Spencer, W. Va.	Jan. 9, 1945	35,000	
Citizens National Bank in Groesbeck, Tex. (14126), absorbed by Farmers State Bank Groesbeck.	Jan. 13, 1945	25,000	25,000
The Citizens National Bank of Cicero, Ind. (10720), succeeded by Hamilton County Bank, Cicero.	Feb. 24, 1945	30,000	
The First National Bank of Hardin, Mont. (9215), succeeded by Big Horn County State Bank, Hardin.	Jan. 29, 1945	75,000	
The Windom National Bank, Windom, Minn. (6396), absorbed by The Windom State Bank, formerly First State Bank of Bingham Lake, Minn.	Mar. 26, 1945	35,000	
The Citizens National Bank at Belle Plaine, Ia. (14069), succeeded by The Citizens State Bank at Belle Plaine.	Apr. 28, 1945	50,000	
Farmers National Bank of Estelline, S. Dak. (11689), succeeded by The Farmers State Bank of Estelline.	Apr. 11, 1945	25,000	
First National Bank in Revere, Mass. (14152), absorbed by The National Shawmut Bank of Boston, Mass.	May 21, 1945	80,000	20,000
The Weissport National Bank, Weissport, Pa. (10214), absorbed by The Hazleton National Bank, Hazleton, Pa.	May 28, 1945	40,000	20,000
The First National Bank of Waurika, Okla. (8744), absorbed by The Farmers National Bank of Waurika.	June 15, 1945	25,000	
The Scotland County National Bank of Memphis, Mo. (2432), absorbed by Bank of Memphis.	June 13, 1945	50,000	
The First National Bank of Kenmore, N. Y. (12208), absorbed by Manufacturers and Traders Trust Company, Buffalo, N. Y.	June 30, 1945	200,000	
The First National Bank of Gravette, Ark. (8237), absorbed by The First National Bank of Fayetteville, Ark.	June 28, 1945	25,000	
The Sheffield National Bank, Sheffield, Pa. (6193), absorbed by The Warren National Bank, Warren, Pa.	June 30, 1945	50,000	
The First National Bank of Chewelah, Wash. (8789), absorbed by Seattle-First National Bank, Seattle, Wash.	Feb. 23, 1945	35,000	
The Farmers and Merchants National Bank of Eureka, Nev. (11784), absorbed by First National Bank of Nevada, Reno, Nev.	June 16, 1945	50,000	
National Bank of Calais, Me. (13786), absorbed by The Merrill Trust Company, Bangor, Me.	July 2, 1945	112,000	
The First National Bank of Stuart, Nebr. (6947), absorbed by The First National Bank of Atkinson, Nebr.	July 14, 1945	25,000	
The Curwensville National Bank, Curwensville, Pa. (7430), absorbed by Curwensville State Bank, Curwensville.	July 14, 1945	50,000	
The First National Bank of Hubbard, Tex. (5008).	Aug. 1, 1945	50,000	
The Mount Olive National Bank, Mount Olive, Ill. (14285), succeeded by National Bank of Mount Olive.	Aug. 8, 1945	37,500	12,500
The First National Bank of Madras, Ore. (11691), absorbed by The United States National Bank of Portland, Ore.	Aug. 11, 1945	25,000	
The First National Bank of Jewell City, Jewell, Kans. (3591), absorbed by Citizens State Bank, Jewell.	Aug. 11, 1945	25,000	
The First National Bank of Brewster, Wash. (9170), absorbed by The National Bank of Commerce of Seattle, Wash.	Aug. 15, 1945	25,000	
The Harrison National Bank, Harrison, N. J. (13034), absorbed by The First National Bank of Jersey City, N. J.	Aug. 31, 1945	225,000	
The First National Bank of Okanogan, Wash. (9411), absorbed by Seattle-First National Bank, Seattle, Wash.	Sept. 15, 1945	15,000	35,000
The First National Bank of Nogales, Ariz. (6591), absorbed by The Valley National Bank of Phoenix, Ariz.	Sept. 20, 1945	100,000	
The Winfield National Bank, Winfield, Kans. (3351), absorbed by The First National Bank of Winfield.	Oct. 6, 1945	100,000	

TABLE NO. 5.—National banks reported in voluntary liquidation during the year ended Dec. 31, 1945, the names, where known, of succeeding banks in cases of succession, with date of liquidation and capital—Continued

Name and location of bank	Date of liquidation	Capital	
		Common	Preferred
The Otselic Valley National Bank of South Otselic, N. Y. (7774), absorbed by The National Bank and Trust Company of Norwich, N. Y.	Oct. 15, 1945	\$50,000	-----
The Citizens National Bank of Lancaster, N. Y. (11912), absorbed by Manufacturers and Traders Trust Company of Buffalo, N. Y.	Oct. 31, 1945	143,913	\$11,087
The First National Bank of Loomis, Nebr. (5419), succeeded by First State Bank of Loomis	Nov. 8, 1945	25,000	-----
The Bethel National Bank, Bethel, Me. (7613), absorbed by Casco Bank & Trust Company, Portland, Me.	Nov. 17, 1945	25,000	-----
Palo Alto National Bank, Palo Alto, Calif. (13212), absorbed by The Anglo California National Bank of San Francisco, Calif.	Nov. 17, 1945	150,000	-----
The First National Bank of Rocky River, Ohio (12347), absorbed by The National City Bank of Cleveland, Ohio	Nov. 17, 1945	200,000	-----
The Union National Bank of Waynesburg, Pa. (13873), absorbed by First National Bank and Trust Company of Waynesburg	Dec. 19, 1945	200,000	-----
Total (43 banks) -----		2,913,413	599,587

¹ With 1 branch in Waltham.

TABLE NO. 6.—National and State banks consolidated during the year ended Dec. 31, 1945, under act Nov. 7, 1918, as amended

	Capital stock	Surplus	Undivided profits	Total assets
Continental National Bank and Trust Company of Chicago, Ill. (No. 2894), with -----	\$1,500,000	\$300,000	\$413,437	\$2,459,536
and Continental Illinois National Bank and Trust Company of Chicago, Ill. (No. 13639), which had consolidated Jan. 12, 1945, under charter and title of the latter bank (No. 13639). The consolidated bank at date of consolidation had -----	60,000,000	60,000,000	18,087,606	2,658,304,861
Safe Deposit Bank of Pottsville, Pa., with -----	60,000,000	60,000,000	16,366,323	2,591,825,531
and The Pennsylvania National Bank and Trust Company of Pottsville, Pa. (No. 1663), which had -----	200,000	27,168	33,533	3,950,846
consolidated April 7, 1945, under the charter and title of the latter bank (No. 1663). The consolidated bank at date of consolidation had -----	200,000	425,000	105,175	7,058,228
The Appleton National Bank of Lowell, Mass. (No. 986), with -----	300,000	500,000	136,880	10,753,852
and Middlesex County National Bank, Everett, Mass. (No. 614), which had -----	300,000	300,000	205,576	10,354,630
consolidated June 16, 1945, under the charter and title of the latter bank (No. 614). The consolidated bank at date of consolidation had -----	700,000	700,000	425,529	28,226,814
The Lawrence Park National Bank, Lawrence Park, Pa. (No. 13371), with -----	1,000,000	1,000,000	631,105	38,581,444
and The First National Bank of Erie, Pa. (No. 12), which had -----	50,000	50,000	13,944	2,446,775
consolidated June 30, 1945, under the charter and title of the latter bank (No. 12). The consolidated bank at date of consolidation had -----	1,000,000	1,000,000	426,345	42,834,831
The Blackstone Canal National Bank of Providence, R. I. (No. 1328), with -----	1,050,000	1,050,000	440,289	44,948,609
and The Providence National Bank, Providence, R. I. (No. 1302), which had -----	500,000	1,000,000	166,247	16,605,369
consolidated Oct. 13, 1945, under the charter and title of the latter bank (No. 1302). The consolidated bank at date of consolidation had -----	1,500,000	2,250,000	775,054	49,769,051
Commercial National Bank of Paterson, N. J. (No. 14321), with -----	2,000,000	3,250,000	700,000	66,374,420
and The Second National Bank of Paterson, N. J. (No. 810), which had -----	200,000	150,000	58,058	7,862,097
consolidated Nov. 30, 1945, under the charter and title of the latter bank (No. 810). The consolidated bank at date of consolidation had -----	1,500,000	1,050,000	583,893	39,484,727
Guardian Trust Company of Houston, Tex., with -----	1,500,000	1,050,000	583,893	47,336,823
and The Second National Bank of Houston, Tex. (No. 8645), which had -----	600,000	600,000	644,842	28,663,822
consolidated Dec. 29, 1945, under the charter and title of the latter bank (No. 8645). The consolidated bank at date of consolidation had -----	2,500,000	2,500,000	1,039,406	140,898,555
	3,250,000	3,250,000	1,319,243	169,462,372

NOTE: No preferred stock involved in the above table.

TABLE NO. 7.—*Number of domestic branches of national banks authorized during the year ended Dec. 31, 1945*

Char- ter No.	Title and location	Branches authorized under act Feb. 25, 1927, as amended		
		Local	Other than local	Total
ARIZONA				
14324	The Valley National Bank of Phoenix.....		1	1
CALIFORNIA				
2491	Security-First National Bank of Los Angeles.....	3	3	6
9174	The Anglo California National Bank of San Francisco.....		2	2
13044	Bank of America National Trust and Savings Association, San Francisco.....		1	1
5927	Citizens National Trust & Savings Bank of Los Angeles.....		1	1
INDIANA				
14468	Gary National Bank, Gary.....		1	1
LOUISIANA				
14228	The Calcasieu-Marine National Bank of Lake Charles.....		1	1
13688	The Hibernia National Bank in New Orleans.....	1		1
MAINE				
13768	Northern National Bank of Presque Isle.....		1	1
MARYLAND				
13745	Baltimore National Bank, Baltimore.....		1	1
MASSACHUSETTS				
13252	Newton National Bank, Newton.....	1		1
5155	The National Shawmut Bank of Boston.....	1	1	2
614	Middlesex County National Bank, Everett.....		1	1
200	The First National Bank of Boston.....		1	1
11347	The Braintree National Bank, Braintree.....	1		1
NEVADA				
7038	First National Bank of Nevada, Reno, Nevada.....		1	1
NEW JERSEY				
14145	The National Bank of Ocean City.....		1	1
374	The First National Bank of Jersey City.....		1	1
329	The First National Bank of Paterson.....	1		1
NEW YORK				
1122	First National Bank of Canajoharie.....		1	1
1364	The National Bank and Trust Company of Norwich.....		1	1
11034	The Public National Bank and Trust Company of New York.....	1		1
OHIO				
786	The National City Bank of Cleveland.....		1	1
OREGON				
4514	The United States National Bank of Portland.....		3	3
PENNSYLVANIA				
355	The Delaware County National Bank of Chester.....		1	1
13175	The Northeast National Bank of Philadelphia.....	1		1
4204	The Hazleton National Bank, Hazleton.....		1	1
12	The First National Bank of Erie.....		2	2
4879	The Warren National Bank, Warren.....		1	1
77	The First National Bank of Scranton.....	1		1
TENNESSEE				
13349	Union Planters National Bank & Trust Company of Memphis.....	2		2
2049	Park National Bank of Knoxville.....	1		1
336	The First National Bank of Memphis.....	2		2
VIRGINIA				
9885	National Bank of Commerce of Norfolk.....	1		1
WASHINGTON				
11280	Seattle-First National Bank, Seattle.....	1	3	4
4686	The First National Bank of Everett.....		1	1
4375	The National Bank of Commerce of Seattle.....	1	3	4
4668	The Old National Bank of Spokane.....	1		1
14394	Peoples National Bank of Washington in Seattle.....	1		1
Total (39 banks).....		21	36	57

TABLE No. 8.—*Number and class of domestic branches of national banks closed during the year ended Dec. 31, 1945*

Char- ter No.	Title and location	Manner of closing	Branches closed			
			Branches under act of Feb. 25, 1927, as amended		State bank branches in oper- ation Feb. 25, 1927, which were con- verted or con- solidated	Total
			Additional offices which became branches Feb. 25, 1927	Branches author- ized since Feb. 25, 1927		
688	MASSACHUSETTS					
	The Waltham National Bank of Waltham.....	Shareholders..		1		1
	Total (1 bank).....			1		1

TABLE NO. 9.—Principal items of assets and liabilities of national banks, by size of banks, according to deposits, Dec. 31, 1944 and 1945

[In thousands of dollars]

	Number of banks	Loans and securities				Cash, balances with other banks including reserves with Federal Reserve banks	Real estate assets	Total assets	Capital stock	Surplus, profits and reserves	Deposits		
		Total	Loans and discounts, including rediscounts and overdrafts	U. S. Government obligations—direct and guaranteed	Other bonds and securities						Total	Demand	Time
1944 ¹													
Banks with deposits of—													
\$500,000 and under	114	30,280	8,765	18,703	2,812	19,558	483	50,348	3,697	2,565	44,046	37,494	6,552
\$500,001 to \$750,000	273	127,992	34,151	84,193	9,648	62,656	1,695	192,445	10,150	8,059	173,861	131,245	42,616
\$750,001 to \$1,000,000	288	187,437	44,060	127,638	15,739	88,577	2,357	278,512	12,567	12,223	253,465	188,045	65,420
\$1,000,001 to \$2,000,000	1,216	1,354,405	287,063	956,477	110,865	578,798	16,086	1,950,393	65,003	80,452	1,803,243	1,304,969	498,274
\$2,000,001 to \$5,000,000	1,632	3,990,431	729,807	2,906,010	354,614	1,495,756	47,804	5,537,970	151,570	222,450	5,157,570	3,640,797	1,516,773
\$5,000,001 to \$10,000,000	740	4,059,156	637,702	3,084,561	336,893	1,381,293	48,553	5,495,260	130,576	209,966	5,145,904	3,603,840	1,542,064
\$10,000,001 to \$25,000,000	452	5,056,683	886,241	4,198,511	421,931	1,828,208	73,417	7,421,162	169,771	254,461	6,981,487	5,098,381	1,883,106
\$25,000,001 to \$50,000,000	133	3,653,912	586,411	2,818,406	249,095	1,308,582	45,455	5,019,859	100,327	157,684	4,747,549	3,760,102	987,447
\$50,000,001 to \$100,000,000	85	4,696,427	829,673	3,609,398	257,356	1,630,377	54,518	6,397,650	112,103	188,779	6,076,224	5,051,877	1,024,347
\$100,000,001 to \$500,000,000	83	13,237,919	2,773,362	9,917,415	547,142	4,224,141	126,444	17,654,108	318,242	541,654	16,719,247	14,624,118	2,095,129
\$500,000,001 and over	14	21,673,183	4,680,567	15,755,225	1,237,391	5,019,212	162,508	26,949,746	491,399	1,028,953	25,026,341	21,653,319	3,373,022
Total	5,030	58,517,825	11,497,802	43,476,537	3,543,486	17,637,158	579,320	76,947,453	1,565,405	2,707,246	72,128,937	59,094,187	13,034,750
1945													
Banks with deposits of—													
\$500,000 and under	62	16,120	4,456	10,331	1,333	11,732	222	28,106	2,088	1,449	24,539	21,446	3,093
\$500,001 to \$750,000	133	60,954	13,801	42,384	4,769	31,101	595	92,718	4,597	3,545	84,480	66,180	18,300
\$750,001 to \$1,000,000	222	143,072	28,848	104,535	9,689	66,320	1,357	210,876	8,812	8,225	193,502	146,839	46,663
\$1,000,001 to \$2,000,000	1,006	1,143,302	204,473	855,745	83,084	482,847	10,174	1,637,411	49,303	62,627	1,523,534	1,117,802	405,732
\$2,000,001 to \$5,000,000	1,783	4,493,977	718,759	3,417,637	357,581	1,621,728	38,720	6,158,962	143,666	224,120	5,784,315	4,097,498	1,686,817
\$5,000,001 to \$10,000,000	862	4,859,543	731,176	3,748,272	380,095	1,533,333	41,714	6,441,171	128,729	226,676	6,073,687	4,245,558	1,828,129
\$10,000,001 to \$25,000,000	579	7,153,319	1,075,428	5,551,933	525,938	2,214,870	73,291	9,456,207	186,438	310,314	8,937,173	6,342,690	2,594,483
\$25,000,001 to \$50,000,000	174	4,723,830	754,912	3,654,706	314,212	1,524,998	43,718	6,306,326	107,455	184,759	5,996,558	4,527,379	1,469,179
\$50,000,001 to \$100,000,000	88	5,149,221	994,969	3,882,351	271,901	1,619,949	50,004	6,836,556	113,344	198,808	6,496,518	5,352,469	1,144,049
\$100,000,001 to \$500,000,000	98	16,136,485	3,593,207	11,865,474	677,804	4,943,914	128,402	21,275,589	351,383	644,326	20,188,435	17,517,231	2,671,204
\$500,000,001 and over	16	25,679,828	5,828,013	18,334,338	1,517,477	6,127,997	163,360	32,091,834	563,024	1,132,049	29,940,206	25,423,220	4,516,986
Total	5,023	69,559,651	13,948,042	51,467,706	4,143,903	20,178,789	551,557	90,535,756	1,658,839	2,996,898	85,242,947	68,858,312	16,384,635

¹ Excludes 1 bank without deposits.

TABLE NO. 10.—*Dates of reports of condition of national banks, 1914 to 1945*

[For dates of previous calls see report for 1920, vol. 2, table No. 42, p. 150]

Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1914	13		4			30			12	31		31
1915			4		1	23			2		10	31
1916			7		1	30			12		17	27
1917			5		1	20			11		20	31
1918			4		10	29		31			1	31
1919			4		12	30			12		17	31
1920		28			4	30			8		15	29
1921		21		28		30			6			31
1922			10		5	30			15			29
1923				3		30			14			31
1924			31			30				10		31
1925				6		30			28			31
1926				12		30						31
1927			23			30				10		31
1928		28				30				3		31
1929			27			29				4		31
1930			27			30			24			31
1931			25			30			29			31
1932						30			30			31
1933						30				25		30
1934			5			30				17		31
1935			4			29					1	31
1936			4			30						31
1937			31			30						31
1938			7			30			28			31
1939			29			30				2		30
1940			26			29						31
1941				4		30			24			31
1942				4		30						31
1943						30				18		31
1944				13		30						30
1945			20			30						31

NOTES

Act of Feb. 25, 1863, provided for reports of condition on the first of each quarter, before commencement of business.

Act of June 3, 1864—First Monday of January, April, July, and October, before commencement of business, on form prescribed by Comptroller (in addition to reports on first Tuesday of each month showing condition at commencement of business in respect to certain items; i.e., loans, specie, deposits, and circulation).

Act of Mar. 3, 1869, not less than 5 reports per year, on form prescribed by Comptroller, at close of business on any past date by him specified.

Act of Dec. 28, 1922, minimum number of calls reduced from 5 to 3 per year.

Act of Feb. 25, 1927, authorized a vice president or an assistant cashier designated by the board of directors to verify reports of condition in absence of president and cashier.

Act of June 16, 1933, requires each national bank to furnish and publish not less than 3 reports each year of affiliates other than member banks, as of dates identical with those for which the Comptroller shall during such year require reports of condition of the bank. The report of each affiliate shall contain such information as in the judgment of the Comptroller shall be necessary to disclose fully the relations between the affiliate and the bank and to enable the Comptroller to inform himself as to the effect of such relations upon the affairs of the bank.

Sec. 21 (a) of the Banking Act of 1933 provided, in part, that after June 16, 1934, it would be unlawful for any private bank not under State supervision to continue the transaction of business unless it submitted to periodic examination by the Comptroller of the Currency or the Federal Reserve bank of the district, and made and published periodic reports of condition the same as required of national banks under section 5211, U. S. R. S. Sec. 21 (a) of the Banking Act of 1933, however, was amended by section 303 of the Banking Act of 1935, approved Aug. 23, 1935, under the provisions of which private banks are no longer required to submit to examination by the Comptroller or Federal Reserve bank, nor are they required to make to the Comptroller and publish periodic reports of condition. (Five calls for reports of condition of private banks were made by the Comptroller, the first one for June 30, 1934, and the last one for June 29, 1935.)

TABLE No. 11.

ASSETS AND LIABILITIES OF NATIONAL BANKS ON
MARCH 20, JUNE 30, AND DECEMBER 31, 1945
BY STATES AND TERRITORIES

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945

ALABAMA

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	65 banks	65 banks	65 banks
ASSETS			
Loans and discounts.....	100,216	110,856	136,659
Overdrafts.....	89	72	80
U. S. Government securities, direct obligations.....	390,387	419,834	480,315
Obligations guaranteed by U. S. Government.....		991	2
Obligations of States and political subdivisions.....	49,299	50,792	55,158
Other bonds, notes, and debentures.....	8,537	10,325	11,167
Corporate stocks, including stock of Federal Reserve bank.....	1,125	1,071	1,075
Reserve with Federal Reserve bank.....	85,857	89,051	104,996
Currency and coin.....	16,482	12,176	17,986
Balances with other banks, and cash items in process of collection.....	102,762	102,680	127,880
Bank premises owned, furniture and fixtures.....	6,325	6,225	6,067
Real estate owned other than bank premises.....	54	41	34
Investments and other assets indirectly representing bank premises or other real estate.....	769	765	731
Customers' liability on acceptances outstanding.....	596	436	734
Interest, commissions, rent, and other income earned or accrued but not collected.....	705	1,066	1,161
Other assets.....	1,261	1,375	1,694
Total assets.....	764,464	807,756	945,739
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	403,176	397,540	456,982
Time deposits of individuals, partnerships, and corporations.....	134,703	144,029	159,095
Postal savings deposits.....	10	10	10
Deposits of U. S. Government.....	55,714	98,655	124,450
Deposits of States and political subdivisions.....	63,202	59,093	74,106
Deposits of banks.....	59,604	59,249	78,003
Other deposits (certified and cashiers' checks, etc.).....	2,942	3,674	6,097
<i>Total deposits.....</i>	<i>719,351</i>	<i>762,250</i>	<i>898,743</i>
<i>Demand deposits.....</i>	<i>582,788</i>	<i>616,807</i>	<i>737,630</i>
<i>Time deposits.....</i>	<i>136,568</i>	<i>145,443</i>	<i>161,113</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	200		
Acceptances executed by or for account of reporting banks and outstanding.....	596	436	766
Interest, discount, rent, and other income collected but not earned.....	323	297	429
Interest, taxes, and other expenses accrued and unpaid.....	1,093	1,366	1,634
Other liabilities.....	344	281	418
Total liabilities.....	721,907	764,630	901,990
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	1,820	1,420	648
Common stock.....	15,064	15,064	15,314
<i>Total capital stock.....</i>	<i>16,884</i>	<i>16,484</i>	<i>15,962</i>
Surplus.....	16,378	17,014	18,344
Undivided profits.....	6,242	6,127	5,927
Reserves and retirement account for preferred stock.....	3,053	3,501	3,516
Total capital accounts.....	42,557	43,126	43,749
Total liabilities and capital accounts.....	764,464	807,756	945,739

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

ALASKA

(In thousands of dollars)

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	4 banks	4 banks	4 banks
ASSETS			
Loans and discounts.....	1, 773	2, 310	2, 408
Overdrafts.....	14	10	
U. S. Government securities, direct obligations.....	13, 141	13, 315	12, 325
Obligations guaranteed by U. S. Government.....			
Obligations of States and political subdivisions.....	133	230	213
Other bonds, notes, and debentures.....	350	329	283
Reserve with approved national banking associations.....	9, 531	7, 862	6, 437
Currency and coin.....	2, 910	2, 827	2, 153
Balances with other banks, and cash items in process of collection.....	699	612	694
Bank premises owned, furniture and fixtures.....	135	126	111
Real estate owned other than bank premises.....		14	14
Investments and other assets indirectly representing bank premises or other real estate.....			1
Other assets.....	36	55	229
Total assets.....	28, 722	27, 690	24, 868
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	15, 385	15, 302	13, 810
Time deposits of individuals, partnerships, and corporations.....	5, 608	5, 725	6, 228
Postal savings deposits.....	5	5	5
Deposits of U. S. Government.....	5, 431	4, 242	2, 708
Deposits of States and political subdivisions.....	665	738	450
Deposits of banks.....	146	36	34
Other deposits (certified and cashiers' checks, etc.).....	203	273	218
Total deposits.....	27, 445	26, 321	23, 453
Demand deposits.....	21, 830	20, 591	17, 220
Time deposits.....	5, 615	5, 730	6, 233
Bills payable, rediscounts, and other liabilities for borrowed money.....			
Other liabilities.....	1	2	1
Total liabilities.....	27, 444	26, 323	23, 454
CAPITAL ACCOUNTS			
Capital stock: Common stock.....	350	350	350
Surplus.....	675	745	750
Undivided profits.....	213	204	204
Reserves.....	40	68	110
Total capital accounts.....	1, 278	1, 367	1, 414
Total liabilities and capital accounts.....	28, 722	27, 690	24, 868

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued***ARIZONA**

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	5 banks	5 banks	4 banks
ASSETS			
Loans and discounts.....	43,869	45,813	54,378
Overdrafts.....	110	128	129
U. S. Government securities, direct obligations.....	129,209	141,742	151,919
Obligations guaranteed by U. S. Government.....		13	13
Obligations of States and political subdivisions.....	817	916	1,456
Other bonds, notes, and debentures.....	1,013	1,049	914
Corporate stocks, including stock of Federal Reserve bank.....	185	185	178
Reserve with Federal Reserve bank.....	30,454	28,278	31,632
Currency and coin.....	5,115	5,206	5,704
Balances with other banks, and cash items in process of collection.....	28,664	30,256	38,099
Bank premises owned, furniture and fixtures.....	1,247	1,230	1,112
Real estate owned other than bank premises.....	44		
Investments and other assets indirectly representing bank premises or other real estate.....	47	162	171
Interest, commissions, rent, and other income earned or accrued but not collected.....	332	749	850
Other assets.....	212	234	305
Total assets.....	241,318	255,931	286,860
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	158,879	159,305	178,214
Time deposits of individuals, partnerships, and corporations.....	40,329	43,597	48,904
Postal savings deposits.....	6	5	5
Deposits of U. S. Government.....	14,233	22,896	26,527
Deposits of States and political subdivisions.....	11,362	14,277	14,889
Deposits of banks.....	4,403	2,824	3,434
Other deposits (certified and cashiers' checks, etc.).....	3,739	3,303	5,649
<i>Total deposits.....</i>	<i>232,951</i>	<i>246,207</i>	<i>277,622</i>
<i>Demand deposits.....</i>	<i>192,516</i>	<i>202,510</i>	<i>228,684</i>
<i>Time deposits.....</i>	<i>40,435</i>	<i>43,697</i>	<i>48,938</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			
Interest, discount, rent, and other income collected but not earned.....	292	294	378
Interest, taxes, and other expenses accrued and unpaid.....	420	753	718
Other liabilities.....	59	69	16
Total liabilities.....	233,722	247,323	278,734
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	700	700	700
Common stock.....	2,725	2,725	2,625
<i>Total capital stock.....</i>	<i>3,425</i>	<i>3,425</i>	<i>3,325</i>
Surplus.....	2,738	2,749	3,100
Undivided profits.....	1,029	1,873	1,222
Reserves and retirement account for preferred stock.....	404	561	479
Total capital accounts.....	7,596	8,608	8,126
Total liabilities and capital accounts.....	241,318	255,931	286,860

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

ARKANSAS

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	51 banks	50 banks	50 banks
ASSETS			
Loans and discounts.....	41,345	45,079	51,457
Overdrafts.....	58	39	61
U. S. Government securities, direct obligations.....	189,222	198,975	222,955
Obligations guaranteed by U. S. Government.....		1,013	1
Obligations of States and political subdivisions.....	17,259	18,969	19,911
Other bonds, notes, and debentures.....	3,062	2,974	6,501
Corporate stocks, including stock of Federal Reserve bank.....	501	499	518
Reserve with Federal Reserve bank.....	43,321	45,335	51,305
Currency and coin.....	6,340	4,986	6,906
Balances with other banks, and cash items in process of collection.....	56,338	62,216	70,581
Bank premises owned, furniture and fixtures.....	1,858	1,821	1,791
Real estate owned other than bank premises.....	83	113	50
Investments and other assets indirectly representing bank premises or other real estate.....	30	30	30
Interest, commissions, rent, and other income earned or accrued but not collected.....	165	185	269
Other assets.....	171	157	170
Total assets.....	359,753	382,391	432,506
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	207,744	203,591	241,793
Time deposits of individuals, partnerships, and corporations.....	42,585	45,650	51,491
Postal savings deposits.....	21	18	18
Deposits of U. S. Government.....	23,298	37,763	42,998
Deposits of States and political subdivisions.....	20,648	25,806	20,242
Deposits of banks.....	44,941	48,886	53,765
Other deposits (certified and cashiers' checks, etc.).....	1,690	1,517	2,509
<i>Total deposits.....</i>	<i>340,927</i>	<i>363,231</i>	<i>412,876</i>
<i>Demand deposits.....</i>	<i>297,454</i>	<i>316,695</i>	<i>360,442</i>
<i>Time deposits.....</i>	<i>43,473</i>	<i>46,536</i>	<i>52,434</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	154	150	163
Interest, discount, rent, and other income collected but not earned.....	166	340	163
Interest, taxes, and other expenses accrued and unpaid.....	5	120	156
Other liabilities.....			
Total liabilities.....	341,252	363,841	413,358
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock.....	334	334	322
Class B preferred stock.....	155	155	155
Common stock.....	6,034	6,059	6,076
<i>Total capital stock.....</i>	<i>6,523</i>	<i>6,548</i>	<i>6,553</i>
Surplus.....	7,003	7,159	8,153
Undivided profits.....	3,933	3,848	3,400
Reserves and retirement account for preferred stock.....	1,042	995	1,042
Total capital accounts.....	18,501	18,550	19,146
Total liabilities and capital accounts.....	359,753	382,391	432,506

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

CALIFORNIA

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	91 banks	92 banks	91 banks
ASSETS			
Loans and discounts	1,383,531	1,465,610	1,594,821
Overdrafts	1,900	1,849	2,620
U. S. Government securities, direct obligations	4,889,998	5,193,926	6,068,603
Obligations guaranteed by U. S. Government		6,583	3,053
Obligations of States and political subdivisions	319,629	342,766	370,137
Other bonds, notes, and debentures	106,472	106,967	117,892
Corporate stocks, including stock of Federal Reserve bank	10,079	10,807	11,484
Reserve with Federal Reserve bank	1,034,282	1,003,789	1,174,428
Currency and coin	70,320	66,122	82,457
Balances with other banks, and cash items in process of collection	518,007	567,461	721,663
Bank premises owned, furniture and fixtures	48,094	47,268	48,132
Real estate owned other than bank premises	935	522	351
Investments and other assets indirectly representing bank premises or other real estate	24,510	24,202	24,123
Customers' liability on acceptances outstanding	1,734	2,208	2,387
Interest, commissions, rent, and other income earned or accrued but not collected	14,718	18,793	22,909
Other assets	6,283	5,736	5,698
Total assets	8,430,492	8,864,599	10,250,758
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	3,864,829	3,821,949	4,486,733
Time deposits of individuals, partnerships, and corporations	2,717,794	2,881,766	3,215,036
Postal savings deposits	354	356	356
Deposits of U. S. Government	573,481	906,295	1,056,534
Deposits of States and political subdivisions	412,477	364,215	462,626
Deposits of banks	252,795	267,214	334,111
Other deposits (certified and cashiers' checks, etc.)	139,223	151,466	197,890
<i>Total deposits</i>	<i>7,960,953</i>	<i>8,393,261</i>	<i>9,753,286</i>
<i>Demand deposits</i>	<i>5,149,405</i>	<i>5,415,875</i>	<i>6,436,898</i>
<i>Time deposits</i>	<i>2,811,548</i>	<i>2,977,386</i>	<i>3,316,388</i>
Bills payable, rediscounts, and other liabilities for borrowed money	25		
Acceptances executed by or for account of reporting banks and outstanding	3,793	2,986	3,309
Interest, discount, rent, and other income collected but not earned	4,863	4,831	6,050
Interest, taxes, and other expenses accrued and unpaid	21,495	19,248	19,936
Other liabilities	16,735	13,864	26,742
Total liabilities	8,007,864	8,434,190	9,809,323
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	16,270	16,270	16,143
Common stock	127,493	167,543	170,646
<i>Total capital stock</i>	<i>143,763</i>	<i>183,813</i>	<i>186,788</i>
Surplus	179,507	168,389	174,229
Undivided profits	69,326	49,471	51,955
Reserves and retirement account for preferred stock	30,032	28,736	28,463
Total capital accounts	422,628	430,409	441,435
Total liabilities and capital accounts	8,430,492	8,864,599	10,250,758

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

COLORADO

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	77 banks	77 banks	77 banks
ASSETS			
Loans and discounts.....	71,995	77,800	94,997
Overdrafts.....	35	38	81
U. S. Government securities, direct obligations.....	392,681	423,078	514,725
Obligations guaranteed by U. S. Government.....			
Obligations of States and political subdivisions.....	8,298	8,157	7,990
Other bonds, notes, and debentures.....	12,091	12,503	14,584
Corporate stocks, including stock of Federal Reserve bank.....	773	782	771
Reserve with Federal Reserve bank.....	98,039	97,008	115,338
Currency and coin.....	8,304	8,210	9,383
Balances with other banks, and cash items in process of collection.....	120,719	124,426	148,676
Bank premises owned, furniture and fixtures.....	2,395	2,355	2,322
Real estate owned other than bank premises.....	64	69	61
Interest, commissions, rent, and other income earned or accrued but not collected.....	580	737	881
Other assets.....	337	367	435
Total assets.....	716,311	755,530	910,244
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	397,816	395,307	482,311
Time deposits of individuals, partnerships, and corporations.....	124,575	132,356	152,817
Postal savings deposits.....	5	5	5
Deposits of U. S. Government.....	41,006	78,750	109,564
Deposits of States and political subdivisions.....	28,809	23,916	18,806
Deposits of banks.....	82,019	81,758	100,607
Other deposits (certified and cashiers' checks, etc.).....	4,770	5,315	6,532
<i>Total deposits.....</i>	<i>679,000</i>	<i>717,407</i>	<i>870,612</i>
<i>Demand deposits.....</i>	<i>660,995</i>	<i>681,617</i>	<i>714,855</i>
<i>Time deposits.....</i>	<i>128,005</i>	<i>135,790</i>	<i>155,787</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			
Interest, discount, rent, and other income collected but not earned.....	67	83	102
Interest, taxes, and other expenses accrued and unpaid.....	1,151	1,210	1,447
Other liabilities.....	126	197	94
Total liabilities.....	680,344	718,897	872,285
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	230	199	188
Common stock.....	11,133	11,289	11,295
<i>Total capital stock.....</i>	<i>11,363</i>	<i>11,488</i>	<i>11,483</i>
Surplus.....	13,126	13,952	15,013
Undivided profits.....	8,353	8,136	8,018
Reserves and retirement account for preferred stock.....	3,125	3,057	3,445
Total capital accounts.....	35,967	36,633	37,959
Total liabilities and capital accounts.....	716,311	755,530	910,244

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

CONNECTICUT

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	51 banks	51 banks	51 banks
ASSETS			
Loans and discounts	75,439	84,376	92,724
Overdrafts	11	28	16
U. S. Government securities, direct obligations	503,326	548,665	523,440
Obligations guaranteed by U. S. Government		54	12
Obligations of States and political subdivisions	20,695	18,962	16,087
Other bonds, notes, and debentures	12,513	12,099	14,743
Corporate stocks, including stock of Federal Reserve bank	1,307	1,310	1,325
Reserve with Federal Reserve bank	70,742	67,903	70,631
Currency and coin	17,509	12,984	16,148
Balances with other banks, and cash items in process of collection	84,053	87,804	93,868
Bank premises owned, furniture and fixtures	8,919	8,680	8,436
Real estate owned other than bank premises	222	201	194
Investments and other assets indirectly representing bank premises or other real estate	3	2	-----
Interest, commissions, rent, and other income earned or accrued but not collected	711	963	975
Other assets	324	234	267
Total assets	795,774	844,865	838,866
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	424,455	394,943	416,290
Time deposits of individuals, partnerships, and corporations	146,725	153,739	166,073
Postal savings deposits	15	15	15
Deposits of U. S. Government	115,440	185,991	148,509
Deposits of States and political subdivisions	20,882	20,371	20,927
Deposits of banks	20,450	15,926	17,918
Other deposits (certified and cashiers' checks, etc.)	13,636	14,461	12,559
<i>Total deposits</i>	<i>741,608</i>	<i>791,466</i>	<i>788,291</i>
<i>Demand deposits</i>	<i>593,116</i>	<i>636,975</i>	<i>614,962</i>
<i>Time deposits</i>	<i>148,488</i>	<i>156,491</i>	<i>167,329</i>
Bills payable, rediscounts, and other liabilities for borrowed money	1,500	-----	800
Interest, discount, rent, and other income collected but not earned	341	362	376
Interest, taxes, and other expenses accrued and unpaid	1,684	2,133	2,820
Other liabilities	581	388	453
Total liabilities	745,709	794,349	786,742
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	1,467	850	840
Common stock	19,618	20,218	20,218
<i>Total capital stock</i>	<i>\$1,085</i>	<i>\$1,068</i>	<i>\$1,058</i>
Surplus	18,911	19,409	20,697
Undivided profits	7,554	7,231	7,228
Reserves and retirement account for preferred stock	2,515	2,808	3,141
Total capital accounts	50,065	50,516	52,124
Total liabilities and capital accounts	795,774	844,865	838,866

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

DELAWARE

[In thousands of dollars]

	Mar. 30, 1945	June 30, 1945	Dec. 31, 1945
	13 banks	13 banks	13 banks
ASSETS			
Loans and discounts	5,827	5,940	6,248
Overdrafts	2		
U. S. Government securities, direct obligations	20,393	22,093	24,608
Obligations guaranteed by U. S. Government		21	
Obligations of States and political subdivisions	832	584	382
Other bonds, notes, and debentures	1,924	1,854	2,433
Corporate stocks, including stock of Federal Reserve bank	127	127	127
Reserve with Federal Reserve bank	3,752	4,122	4,400
Currency and coin	922	730	1,014
Balances with other banks, and cash items in process of collection	2,578	3,058	2,837
Bank premises owned, furniture and fixtures	509	497	488
Real estate owned other than bank premises	23	12	11
Investments and other assets indirectly representing bank premises or other real estate	7	7	7
Interest, commissions, rent, and other income earned or accrued but not collected	3	7	5
Other assets	19	17	41
Total assets	36,918	39,069	42,601
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	18,275	19,785	22,377
Time deposits of individuals, partnerships, and corporations	10,185	10,666	11,570
Deposits of U. S. Government	1,287	2,348	2,666
Deposits of States and political subdivisions	1,799	825	174
Deposits of banks	328	436	504
Other deposits (certified and cashiers' checks, etc.)	359	305	412
<i>Total deposits</i>	<i>32,833</i>	<i>34,365</i>	<i>37,703</i>
<i>Demand deposits</i>	<i>22,040</i>	<i>23,691</i>	<i>26,125</i>
<i>Time deposits</i>	<i>10,193</i>	<i>10,674</i>	<i>11,578</i>
Bills payable, rediscounts, and other liabilities for borrowed money			
Interest, taxes, and other expenses accrued and unpaid	1	1	1
Other liabilities	17	32	129
Total liabilities	32,251	34,398	37,833
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	25	25	25
Common stock	1,454	1,454	1,454
<i>Total capital stock</i>	<i>1,479</i>	<i>1,479</i>	<i>1,479</i>
Surplus	2,477	2,494	2,600
Undivided profits	583	585	589
Reserves and retirement account for preferred stock	128	113	100
Total capital accounts	4,667	4,671	4,768
Total liabilities and capital accounts	36,918	39,069	42,601

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

DISTRICT OF COLUMBIA

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	9 banks	9 banks	9 banks
ASSETS			
Loans and discounts	54,694	65,237	67,762
Overdrafts	37	30	45
U. S. Government securities, direct obligations	341,742	365,331	423,601
Obligations guaranteed by U. S. Government			
Obligations of States and political subdivisions	924	1,066	994
Other bonds, notes, and debentures	12,084	13,218	14,940
Corporate stocks, including stock of Federal Reserve bank	547	549	614
Reserve with Federal Reserve bank	82,348	97,178	92,595
Currency and coin	10,851	9,985	13,733
Balances with other banks, and cash items in process of collection	43,687	48,948	51,868
Bank premises owned, furniture and fixtures	6,378	6,329	6,238
Real estate owned other than bank premises	73	58	
Interest, commissions, rent, and other income earned or accrued but not collected	256	384	391
Other assets	609	507	555
Total assets	554,230	608,820	673,396
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	344,961	342,609	384,938
Time deposits of individuals, partnerships, and corporations	81,080	85,185	94,481
Postal savings deposits	25	25	25
Deposits of U. S. Government	48,399	101,035	108,117
Deposits of States and political subdivisions	64	51	74
Deposits of banks	45,210	46,502	47,844
Other deposits (certified and cashiers' checks, etc.)	7,959	6,561	9,100
<i>Total deposits</i>	<i>527,698</i>	<i>581,968</i>	<i>644,579</i>
<i>Demand deposits</i>	<i>446,518</i>	<i>496,683</i>	<i>549,998</i>
<i>Time deposits</i>	<i>81,180</i>	<i>85,285</i>	<i>94,581</i>
Bills payable, rediscounts, and other liabilities for borrowed money	42	46	63
Interest, discount, rent, and other income collected but not earned	890	1,203	1,449
Other liabilities	1,171	499	722
Total liabilities	529,801	583,716	646,813
CAPITAL ACCOUNTS			
Capital stock: Common stock	7,800	7,800	8,550
Surplus	9,800	9,975	11,500
Undivided profits	6,070	6,524	5,629
Reserves	759	805	904
Total capital accounts	24,429	25,104	26,583
Total liabilities and capital accounts	554,230	608,820	673,396

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

FLORIDA

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	56 banks	56 banks	58 banks
ASSETS			
Loans and discounts	119,933	129,748	170,693
Overdrafts	41	17	15
U. S. Government securities, direct obligations	600,622	656,553	727,705
Obligations guaranteed by U. S. Government		146	
Obligations of States and political subdivisions	42,353	41,063	45,165
Other bonds, notes, and debentures	8,396	9,945	14,271
Corporate stocks, including stock of Federal Reserve bank	1,403	1,453	1,517
Reserve with Federal Reserve bank	147,568	129,893	153,935
Currency and coin	21,316	19,966	24,755
Balances with other banks, and cash items in process of collection	177,235	169,042	226,770
Bank premises owned, furniture and fixtures	10,908	10,779	10,501
Real estate owned other than bank premises	205	242	215
Investments and other assets indirectly representing bank premises or other real estate	25	12	86
Interest, commissions, rent, and other income earned or accrued but not collected	1,923	1,815	2,294
Other assets	847	729	757
Total assets	1,132,775	1,171,403	1,378,679
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	621,201	598,792	684,762
Time deposits of individuals, partnerships, and corporations	131,097	143,358	165,492
Postal savings deposits	46	40	40
Deposits of U. S. Government	84,567	138,956	174,247
Deposits of States and political subdivisions	79,138	64,360	92,905
Deposits of banks	153,439	158,352	187,616
Other deposits (certified and cashiers' checks, etc.)	8,823	9,197	11,165
Total deposits	1,078,311	1,115,055	1,316,227
Demand deposits	836,087	967,433	1,137,007
Time deposits	142,224	158,622	179,220
Bills payable, rediscounts, and other liabilities for borrowed money		1,400	450
Interest, discount, rent, and other income collected but not earned	361	372	438
Interest, taxes, and other expenses accrued and unpaid	2,715	2,984	3,150
Other liabilities	234	427	313
Total liabilities	1,081,621	1,118,238	1,320,583
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	50		
Common stock	20,155	21,025	21,325
Total capital stock	20,205	21,025	21,325
Surplus	21,872	22,561	26,021
Undivided profits	6,174	6,771	7,813
Reserves and retirement account for preferred stock	2,903	2,808	2,937
Total capital accounts	51,154	53,165	58,096
Total liabilities and capital accounts	1,132,775	1,171,403	1,378,679

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

GEORGIA

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	48 banks	48 banks	48 banks
ASSETS			
Loans and discounts	147,889	163,995	246,001
Overdrafts	203	170	292
U. S. Government securities, direct obligations	479,775	519,726	592,326
Obligations guaranteed by U. S. Government		121	
Obligations of States and political subdivisions	26,288	27,516	24,203
Other bonds, notes, and debentures	10,188	10,309	12,382
Corporate stocks, including stock of Federal Reserve bank	1,195	1,191	1,160
Reserve with Federal Reserve bank	120,159	132,711	136,681
Currency and coin	13,768	10,102	14,226
Balances with other banks, and cash items in process of collection	105,362	125,978	134,416
Bank premises owned, furniture and fixtures	7,622	7,522	7,394
Real estate owned other than bank premises	60	303	311
Investments and other assets indirectly representing bank premises or other real estate	3	3	
Customers' liability on acceptances outstanding		28	29
Interest, commissions, rent, and other income earned or accrued but not collected	1,159	1,658	1,870
Other assets	452	384	426
Total assets	914,123	1,001,717	1,171,717
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	470,272	456,470	498,182
Time deposits of individuals, partnerships, and corporations	125,574	136,467	152,251
Postal savings deposits	34	33	33
Deposits of U. S. Government	67,750	128,166	205,662
Deposits of States and political subdivisions	52,386	57,504	61,329
Deposits of banks	148,122	167,352	197,457
Other deposits (certified and cashiers' checks, etc.)	3,897	8,825	8,137
Total deposits	868,036	964,817	1,123,051
Demand deposits	740,851	816,771	968,636
Time deposits	127,184	138,046	154,416
Bills payable, rediscounts, and other liabilities for borrowed money			
Acceptances executed by or for account of reporting banks and outstanding		28	29
Interest, discount, rent, and other income collected but not earned	649	597	717
Interest, taxes, and other expenses accrued and unpaid	1,658	1,699	2,304
Other liabilities	307	716	763
Total liabilities	870,649	957,857	1,126,854
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	80	80	80
Common stock	17,217	17,217	17,217
Total capital stock	17,297	17,297	17,297
Surplus	16,537	16,935	17,455
Undivided profits	5,449	5,317	5,518
Reserves and retirement account for preferred stock	4,191	4,311	4,593
Total capital accounts	43,474	43,860	44,863
Total liabilities and capital accounts	914,123	1,001,717	1,171,717

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

THE TERRITORY OF HAWAII

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	1 bank	1 bank	1 bank
ASSETS			
Loans and discounts	17,120	17,572	19,813
Overdrafts	44	22	14
U. S. Government securities, direct obligations	176,878	188,417	202,829
Obligations guaranteed by U. S. Government			
Obligations of States and political subdivisions	4,117	4,081	3,851
Other bonds, notes, and debentures	2,554	2,516	2,413
Reserve with approved national banking associations	26,507	29,687	33,189
Currency and coin	20,779	17,412	13,347
Balances with other banks, and cash items in process of collection	8,259	9,392	8,347
Bank premises owned, furniture and fixtures	1,807	1,936	1,923
Customers' liability on acceptances outstanding		20	53
Interest, commissions, rent, and other income earned or accrued but not collected	956	592	651
Other assets	54	39	92
Total assets	259,075	271,686	286,522
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	74,771	78,672	83,297
Time deposits of individuals, partnerships, and corporations	91,092	99,450	110,749
Postal savings deposits	1,936	1,937	10
Deposits of U. S. Government	65,527	62,604	69,013
Deposits of States and political subdivisions	12,735	12,291	10,021
Deposits of banks	1,188	1,074	1,699
Other deposits (certified and cashiers' checks, etc.)	1,728	5,200	1,481
Total deposits	248,977	261,228	276,270
Demand deposits	155,826	159,735	165,404
Time deposits	93,151	101,493	110,866
Bills payable, rediscounts, and other liabilities for borrowed money			
Acceptances executed by or for account of reporting banks and outstanding		20	53
Interest, discount, rent, and other income collected but not earned	5	6	6
Interest, taxes, and other expenses accrued and unpaid	399	358	286
Other liabilities	677	359	121
Total liabilities	250,058	261,971	276,736
CAPITAL ACCOUNTS			
Capital stock: Common stock	3,350	4,000	4,000
Surplus	2,438	2,600	2,700
Undivided profits	580	365	336
Reserves	2,649	2,750	2,750
Total capital accounts	9,017	9,715	9,786
Total liabilities and capital accounts	259,075	271,686	286,522

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

IDAHO

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	16 banks	16 banks	16 banks
ASSETS			
Loans and discounts	31,537	34,337	37,021
Overdrafts	40	64	48
U. S. Government securities, direct obligations	174,981	173,444	216,861
Obligations guaranteed by U. S. Government		435	310
Obligations of States and political subdivisions	3,664	3,819	4,258
Other bonds, notes, and debentures	474	468	938
Corporate stocks, including stock of Federal Reserve bank	244	245	257
Reserve with Federal Reserve bank	29,188	28,048	38,099
Currency and coin	4,553	4,464	4,576
Balances with other banks, and cash items in process of collection	29,078	29,815	36,319
Bank premises owned, furniture and fixtures	1,317	1,311	1,273
Interest, commissions, rent, and other income earned or accrued but not collected	29	11	45
Other assets	141	464	167
Total assets	275,246	276,925	340,172
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	166,469	156,666	202,684
Time deposits of individuals, partnerships, and corporations	55,675	58,710	67,124
Postal savings deposits	11	11	11
Deposits of U. S. Government	15,917	21,836	24,764
Deposits of States and political subdivisions	19,330	20,990	25,168
Deposits of banks	4,697	4,298	5,708
Other deposits (certified and cashiers' checks, etc.)	1,740	2,724	2,283
<i>Total deposits</i>	<i>263,839</i>	<i>265,235</i>	<i>327,742</i>
<i>Demand deposits</i>	<i>206,486</i>	<i>205,047</i>	<i>259,610</i>
<i>Time deposits</i>	<i>57,353</i>	<i>60,188</i>	<i>68,132</i>
Bills payable, rediscounts, and other liabilities for borrowed money	11	12	16
Interest, discount, rent, and other income collected but not earned	356	457	551
Interest, taxes, and other expenses accrued and unpaid	185	92	111
Other liabilities			
Total liabilities	264,391	265,796	328,420
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	5	5	5
Common stock	4,805	4,855	4,855
<i>Total capital stock</i>	<i>4,810</i>	<i>4,860</i>	<i>4,860</i>
Surplus	3,338	3,513	4,057
Undivided profits	1,727	1,749	1,746
Reserves and retirement account for preferred stock	980	1,007	1,089
Total capital accounts	10,855	11,129	11,752
Total liabilities and capital accounts	275,246	276,925	340,172

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

ILLINOIS

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	350 banks	353 banks	362 banks
ASSETS			
Loans and discounts.....	1, 125, 749	1, 341, 714	1, 448, 787
Overdrafts.....	335	1, 030	701
U. S. Government securities, direct obligations.....	4, 668, 724	5, 053, 397	5, 470, 383
Obligations guaranteed by U. S. Government.....		2, 798	7
Obligations of States and political subdivisions.....	208, 519	174, 730	205, 532
Other bonds, notes, and debentures.....	142, 850	147, 992	164, 457
Corporate stocks, including stock of Federal Reserve bank.....	17, 306	15, 756	14, 702
Reserve with Federal Reserve bank.....	1, 021, 242	1, 066, 806	1, 120, 213
Currency and coin.....	80, 447	63, 092	77, 058
Balances with other banks, and cash items in process of collection.....	607, 288	643, 915	784, 053
Bank premises owned, furniture and fixtures.....	27, 948	27, 520	27, 070
Real estate owned other than bank premises.....	158	131	82
Investments and other assets indirectly representing bank premises or other real estate.....	1, 041	881	916
Customers' liability on acceptances outstanding.....	3, 409	1, 927	3, 248
Interest, commissions, rent, and other income earned or accrued but not collected.....	11, 979	16, 372	17, 720
Other assets.....	3, 999	3, 082	3, 191
Total assets.....	7, 920, 994	8, 561, 143	9, 338, 120
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	4, 027, 863	3, 849, 462	4, 126, 819
Time deposits of individuals, partnerships, and corporations.....	1, 152, 722	1, 233, 730	1, 385, 664
Postal savings deposits.....	175	175	97
Deposits of U. S. Government.....	885, 141	1, 470, 576	1, 621, 299
Deposits of States and political subdivisions.....	260, 618	330, 953	361, 321
Deposits of banks.....	1, 085, 706	1, 165, 614	1, 273, 413
Other deposits (certified and cashiers' checks, etc.).....	45, 697	42, 197	82, 341
Total deposits.....	7, 457, 922	8, 092, 707	8, 860, 964
Demand deposits.....	6, 862, 453	6, 807, 681	7, 412, 897
Time deposits.....	1, 195, 469	1, 285, 026	1, 438, 067
Bills payable, rediscounts, and other liabilities for borrowed money.....	25		
Acceptances executed by or for account of reporting banks and outstanding.....	3, 615	1, 989	3, 356
Interest, discount, rent, and other income collected but not earned.....	2, 467	2, 479	2, 825
Interest, taxes, and other expenses accrued and unpaid.....	27, 691	27, 285	28, 215
Other liabilities.....	11, 590	8, 078	3, 753
Total liabilities.....	7, 503, 310	8, 132, 538	8, 889, 103
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock.....	1, 366	1, 176	982
Class B preferred stock.....	98	33	20
Common stock.....	164, 285	165, 788	178, 485
Total capital stock.....	165, 749	166, 997	179, 487
Surplus.....	165, 366	167, 020	171, 850
Undivided profits.....	47, 429	53, 786	55, 358
Reserves and retirement account for preferred stock.....	39, 140	40, 802	42, 322
Total capital accounts.....	417, 684	428, 605	449, 017
Total liabilities and capital accounts.....	7, 920, 994	8, 561, 143	9, 338, 120

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

INDIANA

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	123 banks	123 banks	125 banks
ASSETS			
Loans and discounts	137, 418	162, 778	182, 648
Overdrafts	49	55	48
U. S. Government securities, direct obligations	803, 180	885, 752	958, 778
Obligations guaranteed by U. S. Government		492	22
Obligations of States and political subdivisions	51, 842	50, 331	49, 723
Other bonds, notes, and debentures	27, 757	28, 115	33, 683
Corporate stocks, including stock of Federal Reserve bank	1, 660	1, 666	1, 699
Reserve with Federal Reserve bank	158, 905	160, 652	187, 097
Currency and coin	27, 838	23, 639	29, 203
Balances with other banks, and cash items in process of collection	163, 512	169, 482	191, 446
Bank premises owned, furniture and fixtures	8, 939	8, 767	8, 652
Real estate owned other than bank premises	19	9	5
Investments and other assets indirectly representing bank premises or other real estate	1		
Customers' liability on acceptances outstanding		4	56
Interest, commissions, rent, and other income earned or accrued but not collected	1, 565	2, 081	2, 157
Other assets	883	1, 045	856
Total assets	1, 383, 368	1, 494, 888	1, 646, 073
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	606, 568	673, 590	734, 970
Time deposits of individuals, partnerships, and corporations	272, 220	292, 847	331, 728
Postal savings deposits	296	296	306
Deposits of U. S. Government	125, 993	216, 908	237, 940
Deposits of States and political subdivisions	95, 442	110, 636	113, 110
Deposits of banks	106, 870	113, 740	134, 453
Other deposits (certified and cashiers' checks, etc.)	12, 741	12, 366	15, 148
<i>Total deposits</i>	<i>1, 510, 130</i>	<i>1, 420, 383</i>	<i>1, 567, 655</i>
<i>Demand deposits</i>	<i>1, 033, 293</i>	<i>1, 122, 910</i>	<i>1, 231, 277</i>
<i>Time deposits</i>	<i>276, 837</i>	<i>297, 473</i>	<i>336, 378</i>
Bills payable, rediscounts, and other liabilities for borrowed money			
Acceptances executed by or for account of reporting banks and outstanding		4	56
Interest, discount, rent, and other income collected but not earned	407	322	384
Interest, taxes, and other expenses accrued and unpaid	1, 644	1, 807	2, 010
Other liabilities	172	402	523
Total liabilities	1, 312, 353	1, 422, 918	1, 570, 628
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	1, 425	1, 425	1, 231
Class B preferred stock	115	115	75
Common stock	24, 525	24, 543	25, 153
<i>Total capital stock</i>	<i>26, 065</i>	<i>26, 083</i>	<i>26, 459</i>
Surplus	27, 489	28, 033	29, 728
Undivided profits	14, 118	14, 165	15, 212
Reserves and retirement account for preferred stock	3, 343	3, 669	4, 046
Total capital accounts	71, 015	71, 950	75, 445
Total liabilities and capital accounts	1, 383, 368	1, 494, 868	1, 646, 073

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

IOWA

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	98 banks	97 banks	97 banks
ASSETS			
Loans and discounts	83,573	90,369	106,499
Overdrafts	106	52	89
U. S. Government securities, direct obligations	349,114	372,093	420,550
Obligations guaranteed by U. S. Government		389	304
Obligations of States and political subdivisions	45,085	44,144	46,587
Other bonds, notes, and debentures	10,674	9,830	12,169
Corporate stocks, including stock of Federal Reserve bank	770	778	817
Reserve with Federal Reserve bank	75,085	80,768	89,845
Currency and coin	9,227	8,077	9,120
Balances with other banks, and cash items in process of collection	74,133	90,318	98,055
Bank premises owned, furniture and fixtures	3,246	3,145	3,116
Real estate owned other than bank premises	8	8	8
Investments and other assets indirectly representing bank premises or other real estate	1,020	1,025	1,006
Customers' liability on acceptances outstanding	10	15	1
Interest, commissions, rent, and other income earned or accrued but not collected	758	717	757
Other assets	271	178	336
Total assets	653,080	701,904	789,259
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	290,785	282,223	324,652
Time deposits of individuals, partnerships, and corporations	107,473	113,896	126,917
Postal savings deposits	51	50	52
Deposits of U. S. Government	69,763	102,111	115,619
Deposits of States and political subdivisions	61,885	62,407	51,852
Deposits of banks	85,443	103,531	129,718
Other deposits (certified and cashiers' checks, etc.)	3,265	2,856	4,377
<i>Total deposits</i>	<i>618,665</i>	<i>667,074</i>	<i>753,187</i>
<i>Demand deposits</i>	<i>508,762</i>	<i>550,748</i>	<i>623,824</i>
<i>Time deposits</i>	<i>109,903</i>	<i>116,326</i>	<i>129,363</i>
Bills payable, rediscounts, and other liabilities for borrowed money			
Acceptances executed by or for account of reporting banks and outstanding	10	15	1
Interest, discount, rent, and other income collected but not earned	212	218	242
Interest, taxes, and other expenses accrued and unpaid	646	658	764
Other liabilities	77	136	260
Total liabilities	619,610	668,101	754,454
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	331	280	30
Class B preferred stock	36	21	
Common stock	12,313	12,324	12,699
<i>Total capital stock</i>	<i>12,680</i>	<i>12,625</i>	<i>12,729</i>
Surplus	12,692	13,356	14,605
Undivided profits	5,830	5,352	5,237
Reserves and retirement account for preferred stock	2,268	2,470	2,234
Total capital accounts	33,470	33,803	34,805
Total liabilities and capital accounts	653,080	701,904	789,259

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

KANSAS

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	176 banks	176 banks	174 ^a banks
ASSETS			
Loans and discounts	87,187	80,021	86,461
Overdrafts	120	73	78
U. S. Government securities, direct obligations	414,670	456,131	520,454
Obligations guaranteed by U. S. Government		338	72
Obligations of States and political subdivisions	16,431	17,218	16,974
Other bonds, notes, and debentures	8,316	8,162	12,492
Corporate stocks, including stock of Federal Reserve bank	835	847	869
Reserve with Federal Reserve bank	92,662	106,016	117,966
Currency and coin	8,646	8,037	8,293
Balances with other banks, and cash items in process of collection	133,819	146,224	163,262
Bank premises owned, furniture and fixtures	4,179	4,077	3,902
Real estate owned other than bank premises	9	8	13
Investments and other assets indirectly representing bank premises or other real estate	146	142	152
Interest, commissions, rent, and other income earned or accrued but not collected	743	708	752
Other assets	441	468	445
Total assets	768,204	828,470	932,185
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	429,736	452,507	519,305
Time deposits of individuals, partnerships, and corporations	59,371	64,080	70,285
Postal savings deposits	37	37	37
Deposits of U. S. Government	69,968	89,260	98,218
Deposits of States and political subdivisions	78,474	75,008	88,208
Deposits of banks	86,875	104,317	109,547
Other deposits (certified and cashiers' checks, etc.)	6,484	5,175	7,741
<i>Total deposits</i>	<i>730,945</i>	<i>790,584</i>	<i>893,341</i>
<i>Demand deposits</i>	<i>670,106</i>	<i>724,767</i>	<i>821,500</i>
<i>Time deposits</i>	<i>60,839</i>	<i>65,817</i>	<i>71,841</i>
Bills payable, rediscounts, and other liabilities for borrowed money			
Mortgages or other liens on bank premises and other real estate			7
Acceptances executed by or for account of reporting banks and outstanding	4		
Interest, discount, rent, and other income collected but not earned	151	171	166
Interest, taxes, and other expenses accrued and unpaid	631	830	876
Other liabilities	131	199	193
Total liabilities	731,862	791,584	894,583
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	104	104	101
Class B preferred stock	109	106	6
Common stock	14,927	15,180	15,158
<i>Total capital stock</i>	<i>15,140</i>	<i>15,390</i>	<i>15,265</i>
Surplus	12,732	13,030	13,932
Undivided profits	7,127	7,061	7,122
Reserves and retirement account for preferred stock	1,343	1,405	1,283
Total capital accounts	36,342	36,886	37,602
Total liabilities and capital accounts	768,204	828,470	932,185

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

KENTUCKY

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	93 banks	93 banks	93 banks
ASSETS			
Loans and discounts.....	69,691	78,705	91,516
Overdrafts.....	134	50	57
U. S. Government securities, direct obligations.....	298,034	321,199	354,186
Obligations guaranteed by U. S. Government.....		60	4
Obligations of States and political subdivisions.....	17,745	18,694	16,114
Other bonds, notes, and debentures.....	8,947	8,813	15,258
Corporate stocks, including stock of Federal Reserve bank.....	907	904	946
Reserve with Federal Reserve bank.....	70,228	65,712	78,988
Currency and coin.....	9,978	8,476	11,263
Balances with other banks, and cash items in process of collection.....	83,909	75,994	95,229
Bank premises owned, furniture and fixtures.....	3,788	3,698	3,586
Real estate owned other than bank premises.....	2	2	31
Investments and other assets indirectly representing bank premises or other real estate.....	202		
Customers' liability on acceptances outstanding.....	31		
Interest, commissions, rent, and other income earned or accrued but not collected.....	514	812	846
Other assets.....	240	173	285
Total assets.....	564,350	583,292	668,309
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	342,395	318,317	390,097
Time deposits of individuals, partnerships, and corporations.....	84,953	90,985	99,565
Postal savings deposits.....	17	13	16
Deposits of U. S. Government.....	37,008	68,887	71,405
Deposits of States and political subdivisions.....	15,826	14,568	16,676
Deposits of banks.....	47,824	45,805	50,015
Other deposits (certified and cashiers' checks, etc.).....	2,756	11,123	5,325
Total deposits.....	630,779	649,301	633,089
Demand deposits.....	444,910	466,900	532,812
Time deposits.....	85,869	92,401	100,887
Bills payable, rediscounts, and other liabilities for borrowed money.....			
Acceptances executed by or for account of reporting banks and outstanding.....	31		
Interest, discount, rent, and other income collected but not earned.....	121	126	142
Interest, taxes, and other expenses accrued and unpaid.....	787	853	921
Other liabilities.....	147	242	372
Total liabilities.....	531,865	550,522	634,534
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	885	885	655
Common stock.....	11,155	11,155	12,540
Total capital stock.....	12,040	12,040	13,195
Surplus.....	14,271	15,187	15,609
Undivided profits.....	4,934	4,166	3,738
Reserves and retirement account for preferred stock.....	1,240	1,377	1,233
Total capital accounts.....	32,485	32,770	33,775
Total liabilities and capital accounts.....	564,350	583,292	668,309

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

LOUISIANA

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	33 banks	33 banks	33 banks
ASSETS			
Loans and discounts	112,700	124,438	172,489
Overdrafts	193	192	138
U. S. Government securities, direct obligations	538,548	555,183	617,737
Obligations guaranteed by U. S. Government		145	145
Obligations of States and political subdivisions	47,028	51,122	56,666
Other bonds, notes, and debentures	4,976	4,785	8,007
Corporate stocks, including stock of Federal Reserve bank	1,616	1,618	1,642
Reserve with Federal Reserve bank	127,821	143,759	166,089
Currency and coin	13,059	11,302	14,594
Balances with other banks, and cash items in process of collection	118,542	133,333	154,242
Bank premises owned, furniture and fixtures	9,217	9,023	8,689
Real estate owned other than bank premises	223	196	198
Investments and other assets indirectly representing bank premises or other real estate	2,140	2,140	2,129
Customers' liability on acceptances outstanding	1,853	1,517	3,956
Interest, commissions, rent, and other income earned or accrued but not collected	1,681	2,007	2,119
Other assets	1,264	1,097	1,239
Total assets	980,861	1,041,857	1,210,079
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	481,263	476,412	544,326
Time deposits of individuals, partnerships, and corporations	136,345	147,628	167,960
Postal savings deposits	58	59	58
Deposits of U. S. Government	62,243	113,347	150,669
Deposits of States and political subdivisions	72,601	69,282	75,827
Deposits of banks	171,852	178,314	206,616
Other deposits (certified and cashiers' checks, etc.)	5,231	5,380	9,551
Total deposits	929,593	990,422	1,155,007
Demand deposits	788,722	837,036	981,440
Time deposits	140,871	153,386	173,567
Bills payable, redi accounts, and other liabilities for borrowed money			
Acceptances executed by or for account of reporting banks and outstanding	3,008	2,334	4,816
Interest, discount, rent, and other income collected but not earned	261	245	269
Interest, taxes, and other expenses accrued and unpaid	1,602	2,482	2,595
Other liabilities	1,422	835	1,038
Total liabilities	935,886	998,318	1,163,725
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	1,083	863	863
Common stock	15,919	15,994	15,994
Total capital stock	17,002	16,857	16,857
Surplus	18,613	19,045	20,374
Undivided profits	7,837	8,073	7,081
Reserves and retirement account for preferred stock	1,523	1,564	2,042
Total capital accounts	44,975	45,539	46,354
Total liabilities and capital accounts	980,861	1,041,857	1,210,079

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

MAINE

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	35 banks	34 banks	33 banks
ASSETS			
Loans and discounts	22,997	24,015	32,218
Overdrafts	6	2	4
U. S. Government securities, direct obligations	158,027	176,895	172,848
Obligations guaranteed by U. S. Government		236	9
Obligations of States and political subdivisions	1,585	2,412	1,756
Other bonds, notes, and debentures	8,979	8,621	8,855
Corporate stocks, including stock of Federal Reserve bank	529	525	532
Reserve with Federal Reserve bank	22,370	23,786	24,802
Currency and coin	5,415	5,111	5,599
Balances with other banks, and cash items in process of collection	20,260	18,789	21,231
Bank premises owned, furniture and fixtures	1,139	1,034	1,095
Real estate owned other than bank premises	25	21	10
Investments and other assets indirectly representing bank premises or other real estate	314	305	298
Interest, commissions, rent, and other income earned or accrued but not collected	145	238	228
Other assets	186	193	227
Total assets	241,977	262,183	269,712
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	104,158	102,118	110,992
Time deposits of individuals, partnerships, and corporations	79,666	80,335	85,620
Postal savings deposits	17	17	17
Deposits of U. S. Government	21,693	44,517	35,333
Deposits of States and political subdivisions	7,187	7,186	8,127
Deposits of banks	7,084	6,317	6,800
Other deposits (certified and cashiers' checks, etc.)	1,699	1,377	1,901
<i>Total deposits</i>	<i>221,504</i>	<i>242,067</i>	<i>248,790</i>
<i>Demand deposits</i>	<i>141,450</i>	<i>161,445</i>	<i>162,727</i>
<i>Time deposits</i>	<i>80,054</i>	<i>80,622</i>	<i>86,063</i>
Bills payable, rediscounts, and other liabilities for borrowed money	375		100
Interest, discount, rent, and other income collected but not earned	26	35	53
Interest, taxes, and other expenses accrued and unpaid	289	315	416
Other liabilities	15	253	221
Total liabilities	222,209	242,670	249,580
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	100		
Common stock	7,727	7,715	7,715
<i>Total capital stock</i>	<i>7,827</i>	<i>7,715</i>	<i>7,715</i>
Surplus	7,626	7,750	7,986
Undivided profits	3,538	3,191	3,419
Reserves and retirement account for preferred stock	777	857	1,062
Total capital accounts	19,768	19,513	20,132
Total liabilities and capital accounts	241,977	262,183	269,712

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued***MARYLAND**

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	63 banks	63 banks	64 banks
ASSETS			
Loans and discounts.....	67,054	72,891	95,282
Overdrafts.....	25	12	14
U. S. Government securities, direct obligations.....	505,932	557,858	543,848
Obligations guaranteed by U. S. Government.....		89	33
Obligations of States and political subdivisions.....	4,303	4,288	3,724
Other bonds, notes, and debentures.....	12,630	13,321	12,668
Corporate stocks, including stock of Federal Reserve bank.....	1,004	998	1,010
Reserve with Federal Reserve bank.....	89,967	94,238	96,438
Currency and coin.....	11,274	8,782	10,578
Balances with other banks, and cash items in process of collection.....	57,537	71,171	75,874
Bank premises owned, furniture and fixtures.....	4,681	4,617	4,556
Real estate owned other than bank premises.....	136	74	22
Investments and other assets indirectly representing bank premises or other real estate.....	12	11	11
Customers' liability on acceptances outstanding.....	37	322	483
Interest, commissions, rent, and other income earned or accrued but not collected.....	1,170	1,441	1,412
Other assets.....	778	561	570
Total assets.....	756,540	830,674	846,523
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	345,698	336,100	371,392
Time deposits of individuals, partnerships, and corporations.....	131,373	138,939	151,941
Postal savings deposits.....	13	13	8
Deposits of U. S. Government.....	110,573	191,689	154,448
Deposits of States and political subdivisions.....	37,980	31,429	30,556
Deposits of banks.....	84,162	84,811	85,719
Other deposits (certified and cashiers' checks, etc.).....	2,292	2,546	5,783
<i>Total deposits.....</i>	<i>712,091</i>	<i>785,527</i>	<i>799,847</i>
<i>Demand deposits.....</i>	<i>575,377</i>	<i>641,255</i>	<i>612,827</i>
<i>Time deposits.....</i>	<i>136,714</i>	<i>144,272</i>	<i>187,020</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			
Acceptances executed by or for account of reporting banks and outstanding.....	37	322	483
Interest, discount, rent, and other income collected but not earned.....	68	60	99
Interest, taxes, and other expenses accrued and unpaid.....	1,567	1,528	1,301
Other liabilities.....	307	461	748
Total liabilities.....	714,070	787,898	802,478
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock.....	353	321	316
Class B preferred stock.....	50		
Common stock.....	13,697	13,770	13,890
<i>Total capital stock.....</i>	<i>14,100</i>	<i>14,091</i>	<i>14,206</i>
Surplus.....	18,440	18,786	19,886
Undivided profits.....	6,791	6,522	6,865
Reserves and retirement account for preferred stock.....	3,139	3,377	3,088
Total capital accounts.....	42,470	42,776	44,045
Total liabilities and capital accounts.....	756,540	830,674	846,523

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

MASSACHUSETTS

(In thousands of dollars)

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	123 banks	121 banks	121 banks
ASSETS			
Loans and discounts.....	561,092	620,027	692,201
Overdrafts.....	136	653	454
U. S. Government securities, direct obligations.....	1,883,384	2,213,716	2,085,691
Obligations guaranteed by U. S. Government.....		165	61
Obligations of States and political subdivisions.....	26,062	30,296	17,578
Other bonds, notes, and debentures.....	31,623	32,335	37,626
Corporate stocks, including stock of Federal Reserve bank.....	7,050	6,714	7,265
Reserve with Federal Reserve bank.....	392,239	408,703	403,288
Currency and coin.....	59,484	45,447	55,983
Balances with other banks, and cash items in process of collection.....	181,638	209,619	221,096
Bank premises owned, furniture and fixtures.....	26,149	25,790	24,759
Real estate owned other than bank premises.....	1,239	1,207	1,148
Investments and other assets indirectly representing bank premises or other real estate.....	194	194	238
Customers' liability on acceptances outstanding.....	6,006	5,460	6,926
Interest, commissions, rent, and other income earned or accrued but not collected.....	6,187	6,808	7,132
Other assets.....	3,396	1,715	9,476
Total assets.....	3,185,879	3,608,849	3,570,922
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	1,641,632	1,573,237	1,620,146
Time deposits of individuals, partnerships, and corporations.....	374,623	399,604	446,359
Postal savings deposits.....	91	86	75
Deposits of U. S. Government.....	499,524	965,922	766,991
Deposits of States and political subdivisions.....	95,562	89,391	111,297
Deposits of banks.....	296,397	294,645	328,722
Other deposits (certified and cashiers' checks, etc.).....	25,888	25,354	33,043
<i>Total deposits.....</i>	<i>2,933,717</i>	<i>3,348,239</i>	<i>3,506,633</i>
<i>Demand deposits.....</i>	<i>2,556,549</i>	<i>2,946,540</i>	<i>2,858,626</i>
<i>Time deposits.....</i>	<i>377,168</i>	<i>401,699</i>	<i>448,007</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	4,550	1,625	585
Acceptances executed by or for account of reporting banks and outstanding.....	6,770	6,255	7,758
Interest, discount, rent, and other income collected but not earned.....	1,377	1,396	1,580
Interest, taxes, and other expenses accrued and unpaid.....	11,352	11,663	12,023
Other liabilities.....	2,364	12,702	6,221
Total liabilities.....	2,960,130	3,381,880	3,334,800
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	1,372	1,326	946
Common stock.....	70,603	70,498	72,798
<i>Total capital stock.....</i>	<i>71,975</i>	<i>71,824</i>	<i>73,744</i>
Surplus.....	102,769	104,909	106,509
Undivided profits.....	34,701	34,577	36,903
Reserves and retirement account for preferred stock.....	16,304	15,659	18,966
Total capital accounts.....	225,749	226,969	236,122
Total liabilities and capital accounts.....	3,185,879	3,608,849	3,570,922

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued***MICHIGAN**

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	75 banks	75 banks	77 banks
ASSETS			
Loans and discounts.....	296,982	340,685	346,288
Overdrafts.....	96	134	149
U. S. Government securities, direct obligations.....	1,615,816	1,690,453	1,719,667
Obligations guaranteed by U. S. Government.....		215	23
Obligations of States and political subdivisions.....	45,820	44,814	51,273
Other bonds, notes, and debentures.....	58,611	59,314	64,102
Corporate stocks, including stock of Federal Reserve bank.....	2,785	3,178	3,234
Reserve with Federal Reserve bank.....	324,501	330,618	295,016
Currency and coin.....	37,565	30,063	36,268
Balances with other banks, and cash items in process of collection.....	194,778	181,946	195,853
Bank premises owned, furniture and fixtures.....	9,694	9,545	9,949
Real estate owned, other than bank premises.....	104	86	70
Investments and other assets indirectly representing bank premises or other real estate.....	101	101	338
Interest, commissions, rent, and other income earned or accrued but not collected.....	5,632	5,000	5,389
Other assets.....	1,309	1,696	1,415
Total assets.....	2,593,785	2,687,848	2,728,684
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	1,318,150	1,231,498	1,149,811
Time deposits of individuals, partnerships, and corporations.....	610,518	646,505	710,492
Postal savings deposits.....	40	40	40
Deposits of U. S. Government.....	285,631	440,171	457,159
Deposits of States and political subdivisions.....	107,519	84,536	110,963
Deposits of banks.....	143,517	147,354	147,062
Other deposits (certified and cashiers' checks, etc.).....	18,785	14,753	21,628
<i>Total deposits.....</i>	<i>2,484,160</i>	<i>2,564,857</i>	<i>2,597,155</i>
<i>Demand deposits.....</i>	<i>1,869,621</i>	<i>1,914,361</i>	<i>1,882,015</i>
<i>Time deposits.....</i>	<i>614,539</i>	<i>650,496</i>	<i>715,140</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,251	1,327	1,622
Interest, discount, rent, and other income collected but not earned.....	6,190	6,684	7,245
Interest, taxes, and other expenses accrued and unpaid.....	144	1,169	1,193
Other liabilities.....			
Total liabilities.....	2,491,745	2,574,037	2,607,215
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock.....	11,335	11,237	10,442
Class B preferred stock.....	95	95	60
Common stock.....	28,340	31,113	32,038
<i>Total capital stock.....</i>	<i>39,770</i>	<i>42,445</i>	<i>42,540</i>
Surplus.....	39,401	48,389	49,840
Undivided profits.....	13,879	13,222	15,419
Reserves and retirement account for preferred stock.....	8,990	9,755	13,670
Total capital accounts.....	102,040	113,811	121,409
Total liabilities and capital accounts.....	2,593,785	2,687,848	2,728,684

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

MINNESOTA

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	183 banks	183 banks	185 banks
ASSETS			
Loans and discounts	252,091	274,515	318,207
Overdrafts	284	170	252
U. S. Government securities, direct obligations	1,064,857	1,164,107	1,306,153
Obligations guaranteed by U. S. Government		370	
Obligations of States and political subdivisions	36,020	35,441	36,701
Other bonds, notes, and debentures	31,774	37,452	44,317
Corporate stocks, including stock of Federal Reserve bank	2,379	2,389	2,605
Reserve with Federal Reserve bank	195,448	212,214	232,960
Currency and coin	15,502	13,851	15,442
Balances with other banks, and cash items in process of collection	164,608	224,724	260,563
Bank premises owned, furniture and fixtures	6,634	6,545	6,364
Real estate owned other than bank premises	2	2	
Investments and other assets indirectly representing bank premises or other real estate	4,333	4,333	4,038
Customers' liability on acceptances outstanding	179	126	146
Interest, commissions, rent, and other income earned or accrued but not collected	3,498	4,104	4,534
Other assets	320	358	1,428
Total assets	1,777,929	1,980,701	2,233,610
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	716,374	707,751	809,887
Time deposits of individuals, partnerships, and corporations	345,380	368,600	415,404
Postal savings deposits	126	127	127
Deposits of U. S. Government	228,753	358,198	411,120
Deposits of States and political subdivisions	87,314	103,576	94,925
Deposits of banks	252,316	311,130	365,478
Other deposits (certified and cashiers' checks, etc.)	14,473	20,013	19,626
<i>Total deposits</i>	<i>1,644,736</i>	<i>1,869,395</i>	<i>2,116,667</i>
<i>Demand deposits</i>	<i>1,286,633</i>	<i>1,497,980</i>	<i>1,698,298</i>
<i>Time deposits</i>	<i>348,203</i>	<i>371,415</i>	<i>418,275</i>
Bills payable, rediscounts, and other liabilities for borrowed money	24,250		
Acceptances executed by or for account of reporting banks and outstanding	179	126	146
Interest, discount, rent, and other income collected but not earned	1,679	1,826	1,957
Interest, taxes, and other expenses accrued and unpaid	5,035	5,202	5,876
Other liabilities	227	677	432
Total liabilities	1,676,106	1,877,226	2,124,978
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	1,477	1,233	1,224
Class B preferred stock	30	30	30
Common stock	35,234	35,478	35,727
<i>Total capital stock</i>	<i>36,741</i>	<i>36,741</i>	<i>36,981</i>
Surplus	42,011	42,974	47,810
Undivided profits	14,005	14,427	14,881
Reserves and retirement account for preferred stock	9,066	9,333	8,960
Total capital accounts	101,823	103,475	108,632
Total liabilities and capital accounts	1,777,929	1,980,701	2,233,610

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

MISSISSIPPI

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	23 banks	23 banks	23 banks
ASSETS			
Loans and discounts	18, 019	19, 446	26, 296
Overdrafts	128	35	65
U. S. Government securities, direct obligations	94, 775	103, 898	122, 995
Obligations guaranteed by U. S. Government		124	
Obligations of States and political subdivisions	14, 412	14, 307	16, 081
Other bonds, notes, and debentures	297	262	465
Corporate stocks, including stock of Federal Reserve bank	280	286	286
Reserve with Federal Reserve bank	20, 677	21, 173	29, 375
Currency and coin	3, 653	3, 212	4, 545
Balances with other banks, and cash items in process of collection	38, 771	36, 655	38, 853
Bank premises owned, furniture and fixtures	1, 418	1, 389	1, 378
Real estate owned other than bank premises	31	19	12
Interest, commissions, rent, and other income earned or accrued but not collected	81	17	20
Other assets	129	93	104
Total assets	192, 598	200, 916	240, 475
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	88, 863	86, 931	109, 343
Time deposits of individuals, partnerships, and corporations	32, 257	34, 584	38, 665
Deposits of U. S. Government	18, 669	26, 667	33, 215
Deposits of States and political subdivisions	19, 079	19, 703	21, 789
Deposits of banks	23, 112	22, 274	26, 296
Other deposits (certified and cashiers' checks, etc.)	769	801	943
Total deposits	182, 749	190, 960	230, 251
Demand deposits	148, 247	154, 476	189, 776
Time deposits	34, 502	36, 484	40, 475
Bills payable, rediscounts, and other liabilities for borrowed money	10	8	16
Interest, discount, rent, and other income collected but not earned	138	235	214
Interest, taxes, and other expenses accrued and unpaid	24	21	88
Other liabilities			
Total liabilities	182, 921	191, 224	230, 569
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	559	509	509
Class B preferred stock	50	50	50
Common stock	3, 810	3, 860	3, 910
Total capital stock	4, 419	4, 419	4, 469
Surplus	4, 201	4, 287	4, 800
Undivided profits	813	740	415
Reserves and retirement account for preferred stock	244	246	222
Total capital accounts	9, 677	9, 692	9, 906
Total liabilities and capital accounts	192, 598	200, 916	240, 475

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

MISSOURI

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	80 banks	79 banks	80 banks
ASSETS			
Loans and discounts.....	242,285	262,169	317,417
Overdrafts.....	61	57	111
U. S. Government securities, direct obligations.....	790,931	881,516	966,097
Obligations guaranteed by U. S. Government.....		769	657
Obligations of States and political subdivisions.....	37,287	41,590	39,522
Other bonds, notes, and debentures.....	18,110	19,422	21,935
Corporate stocks, including stock of Federal Reserve bank.....	6,839	7,070	8,145
Reserve with Federal Reserve bank.....	200,000	202,705	226,714
Currency and coin.....	14,914	12,496	15,087
Balances with other banks, and cash items in process of collection.....	196,749	219,591	233,496
Bank premises owned, furniture and fixtures.....	3,981	3,807	3,825
Real estate owned other than bank premises.....	1,280	1,307	1,220
Investments and other assets indirectly representing bank premises or other real estate.....	365	338	311
Customers' liability on acceptances outstanding.....	686	301	823
Interest, commissions, rent, and other income earned or accrued but not collected.....	2,008	2,250	2,492
Other assets.....	736	621	564
Total assets.....	1,516,232	1,655,999	1,838,415
LIABILITIES			
Demand deposits of individuals, partnerships and corporations.....	718,469	680,693	741,766
Time deposits of individuals, partnerships, and corporations.....	161,182	170,914	192,343
Postal savings deposits.....	111	113	112
Deposits of U. S. Government.....	124,557	256,544	273,863
Deposits of States and political subdivisions.....	50,058	41,446	61,709
Deposits of banks.....	379,459	421,509	469,952
Other deposits (certified and cashiers' checks, etc.).....	6,080	6,667	17,430
<i>Total deposits.....</i>	<i>1,459,916</i>	<i>1,677,886</i>	<i>1,767,206</i>
<i>Demand deposits.....</i>	<i>1,372,919</i>	<i>1,401,376</i>	<i>1,561,913</i>
<i>Time deposits.....</i>	<i>166,997</i>	<i>176,510</i>	<i>196,292</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....		200	
Acceptances executed by or for account of reporting banks and outstanding.....	709	301	823
Interest, discount, rent, and other income collected but not earned.....	353	419	507
Interest, taxes, and other expenses accrued and unpaid.....	2,283	2,799	2,607
Other liabilities.....	268	1,091	1,146
Total liabilities.....	1,443,529	1,582,696	1,762,288
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	683	683	9
Common stock.....	27,761	29,211	30,053
<i>Total capital stock.....</i>	<i>28,444</i>	<i>29,894</i>	<i>30,062</i>
Surplus.....	23,450	24,912	26,929
Undivided profits.....	17,917	15,481	16,166
Reserves and retirement account for preferred stock.....	2,892	3,016	2,970
Total capital accounts.....	72,703	73,303	76,127
Total liabilities and capital accounts.....	1,516,232	1,655,999	1,838,415

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued***MONTANA**

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	40 banks	40 banks	40 banks
ASSETS			
Loans and discounts.....	15,652	15,679	17,149
Overdrafts.....	48	26	21
U. S. Government securities, direct obligations.....	135,275	144,560	173,989
Obligations guaranteed by U. S. Government.....		104	
Obligations of States and political subdivisions.....	2,700	2,741	2,906
Other bonds, notes, and debentures.....	2,213	2,195	2,327
Corporate stocks, including stock of Federal Reserve bank.....	235	235	240
Reserve with Federal Reserve bank.....	30,216	27,873	35,431
Currency and coin.....	3,175	2,954	3,325
Balances with other banks, and cash items in process of collection.....	23,208	25,177	32,788
Bank premises owned, furniture and fixtures.....	1,635	1,630	1,581
Investments and other assets indirectly representing bank premises or other real estate.....	1	1	
Interest, commissions, rent, and other income earned or accrued but not collected.....	346	436	475
Other assets.....	13	27	50
Total assets.....	214,717	223,638	270,282
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	126,721	121,711	153,212
Time deposits of individuals, partnerships, and corporations.....	35,832	38,440	44,166
Postal savings deposits.....	15	5	5
Deposits of U. S. Government.....	11,014	23,483	24,900
Deposits of States and political subdivisions.....	16,841	16,684	17,979
Deposits of banks.....	12,126	10,897	16,510
Other deposits (certified and cashiers' checks, etc.).....	2,066	1,804	2,190
<i>Total deposits.....</i>	<i>204,615</i>	<i>213,024</i>	<i>258,962</i>
<i>Demand deposits.....</i>	<i>168,651</i>	<i>174,461</i>	<i>214,570</i>
<i>Time deposits.....</i>	<i>35,964</i>	<i>38,563</i>	<i>44,392</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			
Interest, discount, rent, and other income collected but not earned.....	29	39	45
Interest, taxes, and other expenses accrued and unpaid.....	140	241	281
Other liabilities.....	7	11	111
Total liabilities.....	204,791	213,315	259,399
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	91	91	64
Common stock.....	4,319	4,319	4,351
<i>Total capital stock.....</i>	<i>4,410</i>	<i>4,410</i>	<i>4,415</i>
Surplus.....	3,341	3,350	3,594
Undivided profits.....	1,865	2,223	2,538
Reserves and retirement account for preferred stock.....	310	340	336
Total capital accounts.....	9,926	10,323	10,883
Total liabilities and capital accounts.....	214,717	223,638	270,282

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

NEBRASKA

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	130 banks	130 banks	128 banks
ASSETS			
Loans and discounts.....	92,068	98,872	118,912
Overdrafts.....	137	113	96
U. S. Government securities, direct obligations	423,461	479,609	558,332
Obligations guaranteed by U. S. Government	9,831	192	4
Obligations of States and political subdivisions	30,471	31,819	32,376
Other bonds, notes, and debentures.....	9,831	10,642	13,611
Corporate stocks, including stock of Federal Reserve bank	864	905	922
Reserve with Federal Reserve bank.....	106,342	117,491	128,319
Currency and coin.....	7,122	6,356	7,015
Balances with other banks, and cash items in process of collection	113,525	125,943	145,611
Bank premises owned, furniture and fixtures	4,413	4,330	4,199
Real estate owned other than bank premises	12	10	9
Customers' liability on acceptances outstanding	14	18	15
Interest, commissions, rent, and other income earned or accrued but not collected	911	1,226	1,273
Other assets.....	378	255	309
Total assets.....	789,549	877,781	1,011,003
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	420,006	423,288	499,478
Time deposits of individuals, partnerships, and corporations	77,507	83,433	93,073
Postal savings deposits.....	24	24	24
Deposits of U. S. Government.....	67,703	123,827	145,934
Deposits of States and political subdivisions	33,776	33,355	34,429
Deposits of banks.....	145,649	167,944	188,056
Other deposits (certified and cashiers' checks, etc.)	4,672	4,602	6,928
Total deposits.....	749,337	836,473	967,922
Demand deposits.....	671,672	752,880	874,697
Time deposits.....	77,665	83,593	93,225
Bills payable, rediscounts, and other liabilities for borrowed money	750		300
Acceptances executed by or for account of reporting banks and outstanding	14	18	15
Interest, discount, rent, and other income collected but not earned	120	136	128
Interest, taxes, and other expenses accrued and unpaid	946	1,215	1,313
Other liabilities.....	63	166	254
Total liabilities.....	751,230	838,008	969,932
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	68	52	44
Common stock.....	15,122	15,638	16,046
Total capital stock.....	15,190	15,690	16,090
Surplus.....	12,990	13,921	14,363
Undivided profits.....	6,498	6,540	6,538
Reserves and retirement account for preferred stock	3,641	3,622	3,780
Total capital accounts.....	38,319	39,773	41,071
Total liabilities and capital accounts.....	789,549	877,781	1,011,003

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

NEVADA

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	6 banks	5 banks	5 banks
ASSETS			
Loans and discounts.....	13,767	15,159	18,247
Overdrafts.....	18	42	240
U. S. Government securities, direct obligations.....	70,677	74,441	89,407
Obligations guaranteed by U. S. Government.....			
Obligations of States and political subdivisions.....	4,223	4,330	6,030
Other bonds, notes, and debentures.....	199	207	451
Corporate stocks, including stock of Federal Reserve bank.....	107	105	111
Reserve with Federal Reserve bank.....	12,425	12,219	13,911
Currency and coin.....	2,300	2,138	2,569
Balances with other banks, and cash items in process of collection.....	11,641	9,282	10,927
Bank premises owned, furniture and fixtures.....	796	793	772
Real estate owned other than bank premises.....	14	1	
Interest, commissions, rent, and other income earned or accrued but not collected.....	235	405	484
Other assets.....	298	382	144
Total assets.....	116,700	119,504	143,093
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	59,037	57,548	70,036
Time deposits of individuals, partnerships, and corporations.....	31,294	33,486	38,643
Deposits of U. S. Government.....	7,433	9,497	14,258
Deposits of States and political subdivisions.....	9,481	9,126	10,239
Deposits of banks.....	972	1,116	1,267
Other deposits (certified and cashiers' checks, etc.).....	2,269	2,305	2,204
<i>Total deposits.....</i>	<i>110,486</i>	<i>113,078</i>	<i>136,647</i>
<i>Demand deposits.....</i>	<i>79,061</i>	<i>79,461</i>	<i>97,880</i>
<i>Time deposits.....</i>	<i>31,425</i>	<i>33,617</i>	<i>38,767</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	5		
Mortgages or other liens on bank premises and other real estate.....	68	80	92
Interest, discount, rent, and other income collected but not earned.....	309	316	420
Interest, taxes, and other expenses accrued and unpaid.....	1,221	1,236	966
Other liabilities.....			
Total liabilities.....	112,089	114,710	138,125
CAPITAL ACCOUNTS			
Capital stock: Common stock.....	1,860	1,810	1,810
Surplus.....	1,703	1,798	1,905
Undivided profits.....	997	1,136	1,208
Reserves.....	51	50	45
Total capital accounts.....	4,611	4,794	4,968
Total liabilities and capital accounts.....	116,700	119,504	143,093

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

NEW HAMPSHIRE

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	52 banks	52 banks	52 banks
ASSETS			
Loans and discounts	25,861	28,164	31,815
Overdrafts	4	11	11
U. S. Government securities, direct obligations	98,115	107,545	114,858
Obligations guaranteed by U. S. Government		205	36
Obligations of States and political subdivisions	3,836	3,808	3,251
Other bonds, notes, and debentures	6,414	6,536	8,010
Corporate stocks, including stock of Federal Reserve bank	383	383	396
Reserve with Federal Reserve bank	16,628	17,538	20,923
Currency and coin	4,729	4,050	5,005
Balances with other banks, and cash items in process of collection	15,390	18,117	19,763
Bank premises owned, furniture and fixtures	1,770	1,693	1,633
Real estate owned other than bank premises	3		1
Investments and other assets indirectly representing bank premises or other real estate	67	67	62
Interest, commissions, rent, and other income earned or accrued but not collected	3	17	11
Other assets	110	160	115
Total assets	173,313	188,294	205,890
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	84,298	83,766	98,381
Time deposits of individuals, partnerships, and corporations	33,072	35,244	38,246
Postal savings deposits	56	56	56
Deposits of U. S. Government	20,355	35,111	32,559
Deposits of States and political subdivisions	8,446	7,498	9,819
Deposits of banks	6,080	6,163	6,874
Other deposits (certified and cashiers' checks, etc.)	3,461	3,637	2,931
<i>Total deposits</i>	<i>155,768</i>	<i>171,475</i>	<i>188,866</i>
<i>Demand deposits</i>	<i>122,177</i>	<i>155,721</i>	<i>150,115</i>
<i>Time deposits</i>	<i>33,591</i>	<i>55,754</i>	<i>38,751</i>
Bills payable, rediscounts, and other liabilities for borrowed money	1,105	195	
Interest, discount, rent, and other income collected but not earned	11	16	19
Interest, taxes, and other expenses accrued and unpaid	107	134	154
Other liabilities	17	104	111
Total liabilities	157,008	171,924	189,150
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	22	22	21
Common stock	5,653	5,653	5,704
<i>Total capital stock</i>	<i>5,675</i>	<i>5,675</i>	<i>5,725</i>
Surplus	6,569	6,618	7,068
Undivided profits	3,396	3,330	3,155
Reserves and retirement account for preferred stock	665	747	792
Total capital accounts	16,305	16,370	16,740
Total liabilities and capital accounts	173,313	188,294	205,890

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

NEW JERSEY

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	220 banks	220 banks	218 banks
ASSETS			
Loans and discounts	232,993	259,700	274,785
Overdrafts	18	36	31
U. S. Government securities, direct obligations	1,269,567	1,419,120	1,531,339
Obligations guaranteed by U. S. Government		1,549	76,410
Obligations of States and political subdivisions	72,582	72,738	319
Other bonds, notes, and debentures	52,924	53,035	66,859
Corporate stocks, including stock of Federal Reserve bank	3,143	3,129	3,213
Reserve with Federal Reserve bank	194,443	205,961	207,583
Currency and coin	34,600	27,955	37,453
Balances with other banks, and cash items in process of collection	134,371	176,281	174,676
Bank premises owned, furniture and fixtures	20,798	20,290	19,684
Real estate owned other than bank premises	2,303	1,022	542
Investments and other assets indirectly representing bank premises or other real estate	1,717	1,580	1,547
Customers' liability on acceptances outstanding	14	42	113
Interest, commissions, rent, and other income earned or accrued but not collected	3,034	3,779	4,304
Other assets	1,617	1,419	1,429
Total assets	2,024,124	2,247,636	2,400,287
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	787,767	808,226	872,338
Time deposits of individuals, partnerships, and corporations	720,195	769,964	852,968
Deposits of U. S. Government	186,325	367,037	361,026
Deposits of States and political subdivisions	127,476	124,650	129,155
Deposits of banks	21,504	19,782	21,574
Other deposits (certified and cashiers' checks, etc.)	21,736	19,976	18,927
<i>Total deposits</i>	<i>1,875,003</i>	<i>2,108,655</i>	<i>2,255,988</i>
<i>Demand deposits</i>	<i>1,147,924</i>	<i>1,332,590</i>	<i>1,396,294</i>
<i>Time deposits</i>	<i>727,079</i>	<i>777,065</i>	<i>859,694</i>
Bills payable, rediscounts, and other liabilities for borrowed money	15,240	100	550
Acceptances executed by or for account of reporting banks and outstanding	14	42	113
Interest, discount, rent, and other income collected but not earned	932	900	1,024
Interest, taxes, and other expenses accrued and unpaid	2,538	2,769	3,948
Other liabilities	393	636	878
Total liabilities	1,894,120	2,114,102	2,262,501
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	9,375	8,999	7,596
Class B preferred stock	1,794	1,794	1,866
Common stock	43,424	43,957	46,000
<i>Total capital stock</i>	<i>54,593</i>	<i>54,750</i>	<i>55,462</i>
Surplus	43,877	46,426	51,466
Undivided profits	20,342	19,869	19,126
Reserves and retirement account for preferred stock	11,192	12,489	11,932
Total capital accounts	130,004	133,534	137,786
Total liabilities and capital accounts	2,024,124	2,247,636	2,400,287

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

NEW MEXICO

(In thousands of dollars)

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	22 banks	22 banks	22 banks
ASSETS			
Loans and discounts	26,232	29,105	31,262
Overdrafts	106	35	55
U. S. Government securities, direct obligations	74,541	78,617	99,485
Obligations guaranteed by U. S. Government		1	
Obligations of States and political subdivisions	4,297	4,216	4,994
Other bonds, notes, and debentures	1,230	1,625	2,124
Corporate stocks, including stock of Federal Reserve bank	139	141	146
Reserve with Federal Reserve bank	18,131	19,070	23,979
Currency and coin	3,267	2,913	3,744
Balances with other banks, and cash items in process of collection	28,728	33,243	41,029
Bank premises owned, furniture and fixtures	645	638	637
Real estate owned other than bank premises	59	56	124
Customers' liability on acceptances outstanding	36		
Interest, commissions, rent, and other income earned or accrued but not collected	5	17	21
Other assets	23	10	15
Total assets	157,439	169,687	207,615
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	93,917	96,733	122,198
Time deposits of individuals, partnerships, and corporations	21,032	22,833	27,017
Postal savings deposits	11	11	11
Deposits of U. S. Government	8,730	16,009	16,137
Deposits of States and political subdivisions	17,275	17,004	18,792
Deposits of banks	7,808	9,082	14,488
Other deposits (certified and cashiers' checks, etc.)	2,641	1,908	2,595
Total deposits	151,414	168,580	201,238
Demand deposits	130,263	140,628	174,097
Time deposits	21,151	22,952	27,141
Bills payable, rediscounts, and other liabilities for borrowed money			
Acceptances executed by or for account of reporting banks and outstanding	36		
Interest, discount, rent, and other income collected but not earned		3	2
Interest, taxes, and other expenses accrued and unpaid			2
Other liabilities	11	21	36
Total liabilities	151,461	163,604	201,278
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	183	175	175
Common stock	2,042	2,130	2,435
Total capital stock	2,225	2,305	2,610
Surplus	2,372	2,416	2,355
Undivided profits	491	362	244
Reserves and retirement account for preferred stock	890	1,000	1,128
Total capital accounts	5,978	6,063	6,337
Total liabilities and capital accounts	157,439	169,687	207,615

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued***NEW YORK**

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	402 banks	401 banks	399 banks
ASSETS			
Loans and discounts.....	2,035,433	2,919,939	3,101,397
Overdrafts.....	337	558	1,146
U. S. Government securities, direct obligations	7,930,607	8,192,446	8,687,476
Obligations guaranteed by U. S. Government.....		2,246	1,721
Obligations of States and political subdivisions.....	308,992	348,708	389,445
Other bonds, notes, and debentures.....	312,129	334,683	356,846
Corporate stocks, including stock of Federal Reserve bank.....	42,625	39,468	40,572
Reserve with Federal Reserve bank.....	1,795,199	1,764,063	1,922,526
Currency and coin.....	70,949	60,266	75,879
Balances with other banks, and cash items in process of collection.....	554,993	418,340	993,026
Bank premises owned, furniture and fixtures.....	90,504	89,612	87,834
Real estate owned other than bank premises.....	4,602	4,069	2,689
Investments and other assets indirectly representing bank premises or other real estate.....	1,673	1,636	1,643
Customers' liability on acceptances outstanding.....	11,040	12,410	16,371
Interest, commissions, rent, and other income earned or accrued but not collected.....	16,994	28,917	30,515
Other assets.....	6,673	5,216	5,894
Total assets	13,182,750	14,222,577	15,714,980
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	6,834,643	6,462,122	7,055,528
Time deposits of individuals, partnerships, and corporations.....	1,181,988	1,247,149	1,385,712
Deposits of U. S. Government.....	1,735,618	3,119,720	3,169,960
Deposits of States and political subdivisions.....	318,640	247,664	230,065
Deposits of banks.....	1,675,826	1,805,265	1,975,737
Other deposits (certified and cashiers' checks, etc.).....	242,814	192,619	606,501
<i>Total deposits</i>	<i>11,989,529</i>	<i>13,074,539</i>	<i>14,423,503</i>
<i>Demand deposits</i>	<i>10,788,672</i>	<i>11,802,942</i>	<i>13,009,744</i>
<i>Time deposits</i>	<i>1,207,857</i>	<i>1,271,597</i>	<i>1,413,759</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	78,969	1,029	72,080
Mortgages or other liens on bank premises and other real estate.....	10	10	10
Acceptances executed by or for account of reporting banks and outstanding.....	12,259	13,868	18,944
Interest, discount, rent, and other income collected but not earned.....	4,124	4,066	4,955
Interest, taxes, and other expenses accrued and unpaid.....	43,738	51,263	56,407
Other liabilities.....	169,979	183,457	206,347
Total liabilities	12,298,608	13,328,232	14,782,246
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock.....	7,304	6,825	5,761
Class B preferred stock.....	1,666	1,459	1,271
Common stock.....	272,842	273,380	276,880
<i>Total capital stock</i>	<i>281,812</i>	<i>281,664</i>	<i>283,912</i>
Surplus.....	429,590	431,972	475,083
Undivided profits.....	143,877	154,176	143,932
Reserves and retirement account for preferred stock.....	28,863	26,533	29,807
Total capital accounts	884,142	894,345	932,734
Total liabilities and capital accounts	13,182,750	14,222,577	15,714,980

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

NORTH CAROLINA

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	45 banks	45 banks	45 banks
ASSETS			
Loans and discounts.....	47,760	59,079	68,418
Overdrafts.....	21	17	9
U. S. Government securities, direct obligations.....	216,263	223,992	279,801
Obligations guaranteed by U. S. Government.....		27	
Obligations of States and political subdivisions.....	14,839	15,203	15,011
Other bonds, notes, and debentures.....	932	1,001	1,455
Corporate stocks, including stock of Federal Reserve bank.....	486	497	493
Reserve with Federal Reserve bank.....	42,619	42,222	53,442
Currency and coin.....	8,342	7,035	9,794
Balances with other banks, and cash items in process of collection.....	56,573	63,445	73,597
Bank premises owned, furniture and fixtures.....	2,980	2,954	2,941
Real estate owned other than bank premises.....	54	46	40
Investments and other assets indirectly representing bank premises or other real estate.....	3	2	2
Customers' liability on acceptances outstanding.....	150	150	150
Interest, commissions, rent, and other income earned or accrued but not collected.....	314	404	480
Other assets.....	206	379	343
Total assets.....	391,542	416,453	505,976
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	216,493	211,381	273,682
Time deposits of individuals, partnerships, and corporations.....	59,305	64,314	76,221
Postal savings deposits.....	1	1	1
Deposits of U. S. Government.....	44,391	74,194	78,957
Deposits of States and political subdivisions.....	22,063	20,864	23,365
Deposits of banks.....	20,844	20,716	26,565
Other deposits (certified and cashiers' checks, etc.).....	8,865	4,502	5,460
<i>Total deposits.....</i>	<i>371,962</i>	<i>395,372</i>	<i>484,251</i>
<i>Demand deposits.....</i>	<i>310,945</i>	<i>329,788</i>	<i>406,080</i>
<i>Time deposits.....</i>	<i>61,017</i>	<i>66,184</i>	<i>78,221</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....		200	
Acceptances executed by or for account of reporting banks and outstanding.....	150	150	150
Interest, discount, rent, and other income collected but not earned.....	348	374	428
Interest, taxes, and other expenses accrued and unpaid.....	369	410	616
Other liabilities.....	31	106	161
Total liabilities.....	372,860	397,212	485,606
CAPITAL ACCOUNTS			
Capital stock: Common stock.....	6,975	7,075	7,425
Surplus.....	8,015	8,308	9,028
Undivided profits.....	2,661	2,702	2,744
Reserves.....	1,031	1,156	1,173
Total capital accounts.....	18,682	19,241	20,370
Total liabilities and capital accounts.....	391,542	416,453	505,976

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued***NORTH DAKOTA**

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	42 banks	42 banks	42 banks
ASSETS			
Loans and discounts	19,863	15,632	18,789
Overdrafts	62	57	33
U. S. Government securities, direct obligations	112,360	118,794	155,077
Obligations guaranteed by U. S. Government		21	9
Obligations of States and political subdivisions	2,623	2,526	2,768
Other bonds, notes, and debentures	1,449	1,580	2,032
Corporate stocks, including stock of Federal Reserve bank	185	189	200
Reserve with Federal Reserve bank	18,553	19,093	24,860
Currency and coin	2,058	1,892	2,435
Balances with other banks, and cash items in process of collection	15,221	23,239	24,854
Bank premises owned, furniture and fixtures	1,234	1,197	1,134
Interest, commissions, rent, and other income earned or accrued but not collected	315	383	468
Other assets	68	121	17
Total assets	173,991	184,724	232,656
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	99,388	98,073	132,306
Time deposits of individuals, partnerships, and corporations	37,824	40,379	47,503
Postal savings deposits	5	5	5
Deposits of U. S. Government	12,780	21,091	24,287
Deposits of States and political subdivisions	5,228	5,187	4,284
Deposits of banks	9,061	9,994	13,180
Other deposits (certified and cashiers' checks, etc.)	1,042	1,047	1,585
Total deposits	165,328	175,776	223,150
Demand deposits	127,366	135,262	175,436
Time deposits	37,962	40,514	47,714
Bills payable, rediscounts, and other liabilities for borrowed money			
Interest, discount, rent, and other income collected but not earned	34	35	43
Interest, taxes, and other expenses accrued and unpaid	325	346	393
Other liabilities	4	4	11
Total liabilities	165,691	176,161	223,597
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	67	45	10
Common stock	3,269	3,366	3,436
Total capital stock	3,336	3,411	3,446
Surplus	2,783	2,974	3,313
Undivided profits	1,560	1,516	1,566
Reserves and retirement account for preferred stock	621	662	734
Total capital accounts	8,300	8,563	9,059
Total liabilities and capital accounts	173,991	184,724	232,656

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

OHIO

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	241 banks	241 banks	240 banks
ASSETS			
Loans and discounts	425,787	509,853	549,524
Overdrafts	92	134	106
U. S. Government securities, direct obligations	1,616,173	1,806,788	1,924,100
Obligations guaranteed by U. S. Government		610	44
Obligations of States and political subdivisions	108,123	107,830	110,586
Other bonds, notes, and debentures	47,791	48,501	60,239
Corporate stocks, including stock of Federal Reserve bank	5,008	5,010	5,206
Reserve with Federal Reserve bank	372,293	365,604	365,896
Currency and coin	48,819	39,939	51,205
Balances with other banks, and cash items in process of collection	271,221	285,648	320,591
Bank premises owned, furniture and fixtures	26,155	25,669	24,951
Real estate owned other than bank premises	50	49	
Investments and other assets indirectly representing bank premises or other real estate	1,391	698	661
Customers' liability on acceptances outstanding	201	116	189
Interest, commissions, rent, and other income earned or accrued but not collected	3,350	4,021	4,308
Other assets	1,133	1,261	1,333
Total assets	2,927,587	3,201,731	3,418,938
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	1,468,262	1,405,943	1,472,953
Time deposits of individuals, partnerships, and corporations	650,167	691,603	771,736
Postal savings deposits	228	224	219
Deposits of U. S. Government	249,008	533,655	576,754
Deposits of States and political subdivisions	142,302	149,149	152,785
Deposits of banks	206,617	205,991	217,963
Other deposits (certified and cashiers' checks, etc.)	25,633	27,743	32,420
<i>Total deposits</i>	<i>2,748,247</i>	<i>3,014,308</i>	<i>3,224,890</i>
<i>Demand deposits</i>	<i>2,049,177</i>	<i>2,280,547</i>	<i>2,407,676</i>
<i>Time deposits</i>	<i>699,070</i>	<i>733,761</i>	<i>817,214</i>
Bills payable, rediscounts, and other liabilities for borrowed money	1,450		300
Acceptances executed by or for account of reporting banks and outstanding	201	116	189
Interest, discount, rent, and other income collected but not earned	625	624	676
Interest, taxes, and other expenses accrued and unpaid	5,343	6,265	6,167
Other liabilities	1,255	1,088	2,196
Total liabilities	2,751,101	3,022,401	3,234,358
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	7,507	7,015	6,272
Class B preferred stock	50		
Common stock	66,444	67,082	68,067
<i>Total capital stock</i>	<i>74,001</i>	<i>74,097</i>	<i>74,339</i>
Surplus	64,069	68,080	74,744
Undivided profits	25,591	24,681	24,089
Reserves and retirement account for preferred stock	12,825	12,472	11,408
Total capital accounts	176,486	179,330	184,580
Total liabilities and capital accounts	2,927,587	3,201,731	3,418,938

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

OKLAHOMA

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	200 banks	199 banks	199 banks
ASSETS			
Loans and discounts	147,558	154,138	167,663
Overdrafts	155	92	129
U. S. Government securities, direct obligations	515,654	572,899	649,453
Obligations guaranteed by U. S. Government		235	22
Obligations of States and political subdivisions	50,534	49,701	56,780
Other bonds, notes, and debentures	5,187	5,474	8,352
Corporate stocks, including stock of Federal Reserve bank	1,410	1,375	1,420
Reserve with Federal Reserve bank	136,499	148,838	151,194
Currency and coin	12,347	11,407	12,222
Balances with other banks, and cash items in process of collection	219,378	232,211	238,975
Bank premises owned, furniture and fixtures	6,893	6,753	6,474
Real estate owned other than bank premises	23	21	19
Investments and other assets indirectly representing bank premises or other real estate	1,630	1,555	1,375
Customers' liability on acceptances outstanding	230	128	79
Interest, commissions, rent, and other income earned or accrued but not collected	877	1,002	1,017
Other assets	338	367	329
Total assets	1,098,713	1,186,196	1,295,503
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	634,085	636,451	669,879
Time deposits of individuals, partnerships, and corporations	69,584	74,331	78,954
Postal savings deposits	110	100	96
Deposits of U. S. Government	77,358	140,528	170,994
Deposits of States and political subdivisions	86,157	78,088	94,490
Deposits of banks	153,172	178,967	180,906
Other deposits (certified and cashiers' checks, etc.)	10,681	10,618	28,669
Total deposits	1,031,147	1,117,089	1,223,988
Demand deposits	956,719	1,057,551	1,140,977
Time deposits	74,428	79,532	83,011
Bills payable, rediscounts, and other liabilities for borrowed money			
Acceptances executed by or for account of reporting banks and outstanding	230	128	79
Interest, discount, rent, and other income collected but not earned	203	204	272
Interest, taxes, and other expenses accrued and unpaid	1,541	1,888	2,107
Other liabilities	399	311	580
Total liabilities	1,033,520	1,119,614	1,227,026
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	167	157	75
Common stock	23,703	24,041	24,173
Total capital stock	23,870	24,198	24,248
Surplus	21,566	22,185	25,011
Undivided profits	15,882	16,106	14,948
Reserves and retirement account for preferred stock	3,875	4,093	4,270
Total capital accounts	65,193	66,582	68,477
Total liabilities and capital accounts	1,098,713	1,186,196	1,295,503

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

OREGON

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	24 banks	24 banks	23 banks
ASSETS			
Loans and discounts	92,780	109,949	164,223
Overdrafts	449	379	441
U. S. Government securities, direct obligations	647,221	695,030	816,705
Obligations guaranteed by U. S. Government		2	
Obligations of States and political subdivisions	65,693	84,180	71,164
Other bonds, notes, and debentures	24,240	13,590	11,966
Corporate stocks, including stock of Federal Reserve bank	830	831	953
Reserve with Federal Reserve bank	158,055	127,514	152,918
Currency and coin	13,521	12,441	13,833
Balances with other banks, and cash items in process of collection	69,894	76,435	95,201
Bank premises owned, furniture and fixtures	6,299	6,256	6,291
Real estate owned other than bank premises	11	•10	8
Investments and other assets indirectly representing bank premises or other real estate			2
Customers' liability on acceptances outstanding	10	11	
Interest, commissions, rent, and other income earned or accrued but not collected	1,837	3,573	3,600
Other assets	1,417	1,695	805
Total assets	1,082,257	1,131,896	1,338,110
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	575,134	547,994	632,354
Time deposits of individuals, partnerships, and corporations	268,188	283,139	313,273
Postal savings deposits	14	15	15
Deposits of U. S. Government	81,327	143,505	207,318
Deposits of States and political subdivisions	64,088	59,213	71,101
Deposits of banks	35,437	38,799	40,063
Other deposits (certified and cashiers' checks, etc.)	13,166	12,118	19,681
<i>Total deposits</i>	<i>1,087,354</i>	<i>1,084,783</i>	<i>1,283,805</i>
<i>Demand deposits</i>	<i>764,180</i>	<i>796,609</i>	<i>965,481</i>
<i>Time deposits</i>	<i>273,174</i>	<i>288,274</i>	<i>318,324</i>
Bills payable, rediscounts, and other liabilities for borrowed money			
Acceptances executed by or for account of reporting banks and outstanding	10	11	
Interest, discount, rent, and other income collected but not earned	171	171	211
Interest, taxes, and other expenses accrued and unpaid	2,868	2,921	2,570
Other liabilities	1,386	765	1,020
Total liabilities	1,041,789	1,088,651	1,287,606
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	12		
Class B preferred stock	10		
Common stock	12,243	12,265	14,240
<i>Total capital stock</i>	<i>12,265</i>	<i>12,265</i>	<i>14,240</i>
Surplus	15,385	15,474	17,597
Undivided profits	9,654	12,016	14,769
Reserves and retirement account for preferred stock	3,164	3,490	3,898
Total capital accounts	40,468	43,245	50,504
Total liabilities and capital accounts	1,082,257	1,131,896	1,338,110

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

PENNSYLVANIA

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	666 banks	665 banks	662 banks
ASSETS			
Loans and discounts	620,324	661,968	716,124
Overdrafts	49	42	47
U. S. Government securities, direct obligations	3,427,906	3,705,132	3,923,666
Obligations guaranteed by U. S. Government			
Obligations of States and political subdivisions	125,687	123,536	128,842
Other bonds, notes, and debentures	262,073	274,748	334,930
Corporate stocks, including stock of Federal Reserve bank	13,337	13,254	13,377
Reserve with Federal Reserve bank	692,163	702,021	710,442
Currency and coin	92,168	75,502	97,351
Balances with other banks, and cash items in process of collection	418,550	452,055	506,429
Bank premises owned, furniture and fixtures	58,173	56,683	54,654
Real estate owned other than bank premises	2,350	1,406	812
Investments and other assets indirectly representing bank premises or other real estate	722	622	535
Customers' liability on acceptances outstanding	3,066	1,543	5,141
Interest, commissions, rent, and other income earned or accrued but not collected	6,760	9,149	9,396
Other assets	6,498	7,799	7,474
Total assets	5,729,826	6,087,964	6,509,408
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	2,790,146	2,655,859	2,775,077
Time deposits of individuals, partnerships, and corporations	1,297,968	1,379,339	1,512,886
Postal savings deposits	491	447	418
Deposits of U. S. Government	432,364	795,623	891,133
Deposits of States and political subdivisions	143,274	135,291	162,453
Deposits of banks	523,771	572,585	580,595
Other deposits (certified and cashiers' checks, etc.)	30,693	30,129	44,054
<i>Total deposits</i>	<i>5,218,007</i>	<i>5,669,273</i>	<i>5,966,616</i>
<i>Time deposits</i>	<i>3,870,460</i>	<i>4,193,667</i>	<i>4,406,866</i>
<i>Demand deposits</i>	<i>1,348,147</i>	<i>1,430,706</i>	<i>1,560,750</i>
Bills payable, rediscounts, and other liabilities for borrowed money	200	50	129
Mortgages or other liens on bank premises and other real estate	14	14	14
Acceptances executed by or for account of reporting banks and outstanding	3,946	2,217	5,814
Interest, discount, rent, and other income collected but not earned	1,479	1,459	1,847
Interest, taxes, and other expenses accrued and unpaid	11,076	13,055	14,503
Other liabilities	2,971	3,262	5,748
Total liabilities	5,238,293	5,589,330	5,994,671
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	3,552	3,232	2,421
Class B preferred stock	305	305	250
Common stock	153,880	153,786	155,678
<i>Total capital stock</i>	<i>157,737</i>	<i>157,323</i>	<i>158,349</i>
Surplus	231,299	242,905	257,685
Undivided profits	78,077	72,043	72,425
Reserves and retirement account for preferred stock	24,420	26,363	26,278
Total capital accounts	491,533	498,634	514,737
Total liabilities and capital accounts	5,729,826	6,087,964	6,509,408

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

RHODE ISLAND

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	11 banks	11 banks	10 banks
ASSETS			
Loans and discounts.....	32,344	31,827	35,313
Overdrafts.....	5	4	8
U. S. Government securities, direct obligations.....	189,539	206,154	202,914
Obligations guaranteed by U. S. Government.....			
Obligations of States and political subdivisions.....	2,360	2,416	1,934
Other bonds, notes, and debentures.....	4,171	4,050	4,177
Corporate stocks, including stock of Federal Reserve bank.....	471	477	628
Reserve with Federal Reserve bank.....	29,934	22,315	28,038
Currency and coin.....	5,664	4,475	6,148
Balances with other banks, and cash items in process of collection.....	15,527	18,980	20,434
Bank premises owned, furniture and fixtures.....	811	793	776
Real estate owned other than bank premises.....	64	61	241
Customers' liability on acceptances outstanding.....	87	16	127
Interest, commissions, rent, and other income earned or accrued but not collected.....	417	608	649
Other assets.....	84	63	63
Total assets.....	281,478	292,239	301,450
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	173,494	153,697	170,116
Time deposits of individuals, partnerships, and corporations.....	18,535	19,618	21,651
Postal savings deposits.....	50	50	49
Deposits of U. S. Government.....	54,606	83,299	61,875
Deposits of States and political subdivisions.....	5,185	6,666	7,997
Deposits of banks.....	8,273	8,501	13,106
Other deposits (certified and cashiers' checks, etc.).....	1,391	1,212	1,558
Total deposits.....	261,534	275,045	276,352
Demand deposits.....	242,477	252,901	254,385
Time deposits.....	19,057	20,142	21,967
Bills payable, rediscounts, and other liabilities for borrowed money.....	900		
Acceptances executed by or for account of reporting banks and outstanding.....	87	16	127
Interest, discount, rent, and other income collected but not earned.....	84	76	91
Interest, taxes, and other expenses accrued and unpaid.....	698	776	893
Other liabilities.....	40	170	178
Total liabilities.....	263,343	274,081	277,641
CAPITAL ACCOUNTS			
Capital stock: Common stock.....	6,995	6,995	9,495
Surplus.....	8,058	8,260	10,861
Undivided profits.....	2,881	2,737	3,252
Reserves.....	201	166	201
Total capital accounts.....	18,135	18,158	23,809
Total liabilities and capital accounts.....	281,478	292,239	301,450

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued***SOUTH CAROLINA**

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	22 banks	22 banks	23 banks
ASSETS			
Loans and discounts.....	47,625	51,378	62,238
Overdrafts.....	151	27	72
U. S. Government securities, direct obligations.....	170,683	179,600	217,769
Obligations guaranteed by U. S. Government.....			
Obligations of States and political subdivisions.....	8,934	8,820	9,357
Other bonds, notes, and debentures.....	2,274	2,332	3,351
Corporate stocks, including stock of Federal Reserve bank.....	330	329	352
Reserve with Federal Reserve bank.....	33,701	35,609	42,716
Currency and coin.....	9,148	6,577	10,074
Balances with other banks, and cash items in process of collection.....	60,847	66,802	75,822
Bank premises owned, furniture and fixtures.....	1,804	1,796	1,800
Real estate owned other than bank premises.....	45	51	69
Customers' liability on acceptances outstanding.....	68	118	71
Interest, commissions, rent, and other income earned or accrued but not collected.....	159	283	307
Other assets.....	2,437	1,133	688
Total assets.....	338,206	354,755	424,686
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	205,519	205,405	253,744
Time deposits of individuals, partnerships, and corporations.....	36,243	39,077	44,073
Postal savings deposits.....	7	7	6
Deposits of U. S. Government.....	26,776	44,767	51,978
Deposits of States and political subdivisions.....	32,800	30,789	33,636
Deposits of banks.....	18,451	16,540	21,026
Other deposits (certified and cashiers' checks, etc.).....	3,544	2,585	3,961
Total deposits.....	329,340	339,170	408,424
Demand deposits.....	286,238	299,207	363,379
Time deposits.....	57,102	39,963	45,045
Bills payable, rediscounts, and other liabilities for borrowed money.....			
Acceptances executed by or for account of reporting banks and outstanding.....	68	18	71
Interest, discount, rent, and other income collected but not earned.....	111	117	135
Interest, taxes, and other expenses accrued and unpaid.....	627	754	794
Other liabilities.....	38	165	104
Total liabilities.....	324,184	340,224	409,528
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	845	845	845
Common stock.....	4,880	4,880	4,930
Total capital stock.....	5,725	5,725	5,775
Surplus.....	4,975	5,094	5,493
Undivided profits.....	1,869	2,149	2,091
Reserves and retirement account for preferred stock.....	1,453	1,563	1,799
Total capital accounts.....	14,022	14,531	15,158
Total liabilities and capital accounts.....	338,206	354,755	424,686

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

SOUTH DAKOTA

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	35 banks	35 banks	35 banks
ASSETS			
Loans and discounts	24,645	24,040	25,207
Overdrafts	60	62	39
U. S. Government securities, direct obligations	96,213	101,806	131,967
Obligations guaranteed by U. S. Government		118	117
Obligations of States and political subdivisions	5,522	5,517	6,130
Other bonds, notes, and debentures	840	787	2,119
Corporate stocks, including stock of Federal Reserve bank	202	204	215
Reserve with Federal Reserve bank	16,877	17,798	22,695
Currency and coin	2,484	2,090	2,403
Balances with other banks, and cash items in process of collection ..	16,358	22,943	30,498
Bank premises owned, furniture and fixtures	1,372	1,348	1,274
Interest, commissions, rent, and other income earned or accrued but not collected	380	441	497
Other assets	83	153	197
Total assets	165,036	177,307	223,358
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	91,339	92,714	126,997
Time deposits of individuals, partnerships, and corporations	28,962	31,002	36,380
Postal savings deposits	2	2	2
Deposits of U. S. Government	11,645	20,263	23,110
Deposits of States and political subdivisions	15,396	14,578	13,846
Deposits of banks	7,068	8,159	11,545
Other deposits (certified and cashiers' checks, etc.)	1,022	985	1,519
<i>Total deposits</i>	<i>155,431</i>	<i>167,703</i>	<i>213,399</i>
<i>Demand deposits</i>	<i>126,033</i>	<i>136,264</i>	<i>176,661</i>
<i>Time deposits</i>	<i>29,401</i>	<i>31,439</i>	<i>36,838</i>
Bills payable, rediscounts, and other liabilities for borrowed money ..			
Mortgages or other liens on bank premises and other real estate	35	35	34
Interest, discount, rent, and other income collected but not earned ..	34	37	41
Interest, taxes, and other expenses accrued and unpaid	459	417	467
Other liabilities	69	24	34
Total liabilities	156,031	168,216	213,975
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	165	100	100
Common stock	3,488	3,488	3,513
<i>Total capital stock</i>	<i>3,653</i>	<i>3,588</i>	<i>3,613</i>
Surplus	3,072	3,316	3,632
Undivided profits	1,554	1,442	1,340
Reserves and retirement account for preferred stock	726	745	798
Total capital accounts	9,005	9,091	9,383
Total liabilities and capital accounts	165,036	177,307	223,358

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

TENNESSEE

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	70 banks	70 banks	70 banks
ASSETS			
Loans and discounts	182,910	210,863	284,877
Overdrafts	245	188	204
U. S. Government securities, direct obligations	614,639	643,878	689,620
Obligations guaranteed by U. S. Government		57	33
Obligations of States and political subdivisions	60,869	63,740	66,060
Other bonds, notes, and debentures	12,640	13,560	17,556
Corporate stocks, including stock of Federal Reserve bank	2,216	2,153	2,133
Reserve with Federal Reserve bank	157,116	164,050	171,066
Currency and coin	18,037	15,610	20,325
Balances with other banks, and cash items in process of collection	154,574	151,498	179,311
Bank premises owned, furniture and fixtures	10,019	9,856	9,647
Real estate owned other than bank premises	275	267	219
Investments and other assets indirectly representing bank premises or other real estate	71	68	66
Customers' liability on acceptances outstanding	30	34	28
Interest, commissions, rent, and other income earned or accrued but not collected	1,551	1,833	1,950
Other assets	724	794	717
Total assets	1,215,916	1,278,449	1,443,812
LIABILITIES *			
Demand deposits of individuals, partnerships, and corporations	510,769	503,907	574,458
Time deposits of individuals, partnerships, and corporations	194,582	210,853	235,382
Postal savings deposits	58	57	58
Deposits of U. S. Government	98,673	158,137	180,631
Deposits of States and political subdivisions	59,687	60,478	65,006
Deposits of banks	284,598	274,879	312,489
Other deposits (certified and cashiers' checks, etc.)	6,608	7,693	9,215
<i>Total deposits</i>	<i>1,154,975</i>	<i>1,216,004</i>	<i>1,377,239</i>
<i>Demand deposits</i>	<i>950,257</i>	<i>994,686</i>	<i>1,131,172</i>
<i>Time deposits</i>	<i>204,718</i>	<i>221,318</i>	<i>246,067</i>
Bills payable, rediscounts, and other liabilities for borrowed money			1,750
Acceptances executed by or for account of reporting banks and outstanding	30	35	28
Interest, discount, rent, and other income collected but not earned	533	535	723
Interest, taxes, and other expenses accrued and unpaid	1,628	1,798	2,058
Other liabilities	569	285	471
Total liabilities	1,157,735	1,218,657	1,382,269
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	3,979	3,924	3,424
Common stock	18,925	18,980	19,480
<i>Total capital stock</i>	<i>22,904</i>	<i>22,904</i>	<i>22,904</i>
Surplus	22,477	23,433	25,955
Undivided profits	9,328	9,990	9,865
Reserves and retirement account for preferred stock	3,472	3,465	2,819
Total capital accounts	58,181	59,792	61,543
Total liabilities and capital accounts	1,215,916	1,278,449	1,443,812

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

TEXAS

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	435 banks	435 banks	434 banks
ASSETS			
Loans and discounts	698,924	799,131	1,006,592
Overdrafts	1,911	1,354	1,677
U. S. Government securities, direct obligations	1,902,988	2,058,075	2,334,452
Obligations guaranteed by U. S. Government		1,017	
Obligations of States and political subdivisions	84,139	87,802	104,979
Other bonds, notes, and debentures	16,886	15,903	19,659
Corporate stocks, including stock of Federal Reserve bank	5,014	5,051	5,354
Reserve with Federal Reserve bank	556,990	578,832	658,676
Currency and coin	54,973	49,311	50,034
Balances with other banks, and cash items in process of collection	696,170	806,728	932,104
Bank premises owned, furniture and fixtures	34,015	33,766	34,366
Real estate owned other than bank premises	1,110	545	865
Investments and other assets indirectly representing bank premises or other real estate	3,311	3,280	4,247
Customers' liability on acceptances outstanding	571	166	635
Interest, commissions, rent, and other income earned or accrued but not collected	2,076	2,129	2,509
Other assets	1,536	1,224	1,285
Total assets	4,060,614	4,444,314	5,166,434
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	2,449,449	2,439,683	2,763,620
Time deposits of individuals, partnerships, and corporations	277,130	297,810	336,441
Postal savings deposits	417	405	389
Deposits of U. S. Government	313,638	587,519	697,941
Deposits of States and political subdivisions	185,656	190,429	237,566
Deposits of banks	573,078	674,804	807,591
Other deposits (certified and cashiers' checks, etc.)	45,048	32,856	91,225
<i>Total deposits</i>	<i>3,844,416</i>	<i>4,223,606</i>	<i>4,934,773</i>
<i>Demand deposits</i>	<i>3,631,492</i>	<i>3,891,200</i>	<i>4,561,593</i>
<i>Time deposits</i>	<i>202,924</i>	<i>332,406</i>	<i>373,180</i>
Bills payable, rediscounts, and other liabilities for borrowed money		225	
Acceptances executed by or for account of reporting banks and outstanding	571	166	635
Interest, discount, rent, and other income collected but not earned	389	347	523
Interest, taxes, and other expenses accrued and unpaid	5,086	6,477	6,700
Other liabilities	1,521	1,260	1,818
Total liabilities	3,851,983	4,231,981	4,944,449
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	2,330	2,055	1,924
Common stock	81,944	82,798	86,826
<i>Total capital stock</i>	<i>84,274</i>	<i>84,853</i>	<i>88,750</i>
Surplus	78,670	81,233	87,864
Undivided profits	34,943	34,297	31,281
Reserves and retirement account for preferred stock	10,744	11,950	14,090
Total capital accounts	208,631	212,333	221,985
Total liabilities and capital accounts	4,060,614	4,444,314	5,166,434

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

UTAH

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	12 banks	12 banks	12 banks
ASSETS			
Loans and discounts.....	28,165	32,467	40,557
Overdrafts.....	146	126	116
U. S. Government securities, direct obligations.....	135,538	135,993	167,141
Obligations guaranteed by U. S. Government.....		228	153
Obligations of States and political subdivisions.....	8,190	7,763	7,748
Other bonds, notes, and debentures.....	1,202	1,946	620
Corporate stocks, including stock of Federal Reserve bank.....	238	238	236
Reserve with Federal Reserve bank.....	34,915	34,952	40,325
Currency and coin.....	2,338	2,288	2,548
Balances with other banks, and cash items in process of collection.....	19,654	18,939	24,123
Bank premises owned, furniture and fixtures.....	1,486	1,457	1,439
Real estate owned other than bank premises.....	4	3	
Investments and other assets indirectly representing bank premises or other real estate.....	850	825	800
Interest, commissions, rent, and other income earned or accrued but not collected.....	15	11	38
Other assets.....	192	46	29
Total assets.....	232,933	237,302	285,873
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	120,893	119,528	137,271
Time deposits of individuals, partnerships, and corporations.....	46,471	49,527	55,397
Postal savings deposits.....	20	20	20
Deposits of U. S. Government.....	14,179	21,525	30,515
Deposits of States and political subdivisions.....	13,268	11,681	17,469
Deposits of banks.....	26,282	22,879	31,952
Other deposits (certified and cashiers' checks, etc.).....	1,162	950	1,504
Total deposits.....	222,275	226,110	274,128
Demand deposits.....	173,934	174,888	217,036
Time deposits.....	48,341	51,222	57,092
Bills payable, rediscounts, and other liabilities for borrowed money.....	41	39	44
Interest, discount, rent, and other income collected but not earned.....	391	546	576
Other liabilities.....	134	73	76
Total liabilities.....	222,841	226,768	274,824
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	36	35	10
Common stock.....	3,939	3,940	3,965
Total capital stock.....	3,975	3,975	3,975
Surplus.....	3,448	3,481	3,610
Undivided profits.....	1,510	1,745	2,110
Reserves and retirement account for preferred stock.....	1,159	1,333	1,354
Total capital accounts.....	10,092	10,534	11,049
Total liabilities and capital accounts.....	232,933	237,302	285,873

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

VERMONT

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	39 banks	39 banks	39 banks
ASSETS			
Loans and discounts.....	24,863	26,165	28,202
Overdrafts.....	5	6	5
U. S. Government securities, direct obligations.....	54,355	58,091	68,625
Obligations guaranteed by U. S. Government.....		84	72
Obligations of States and political subdivisions.....	2,670	2,955	2,940
Other bonds, notes, and debentures.....	6,922	7,081	8,247
Corporate stocks, including stock of Federal Reserve bank.....	255	255	259
Reserve with Federal Reserve bank.....	11,107	12,266	12,817
Currency and coin.....	2,095	1,861	2,170
Balances with other banks, and cash items in process of collection.....	8,828	10,476	10,984
Bank premises owned, furniture and fixtures.....	1,132	1,115	1,092
Real estate owned other than bank premises.....	29	16	19
Interest, commissions, rent, and other income earned or accrued but not collected.....	143	153	169
Other assets.....	87	58	65
Total assets.....	112,491	120,582	135,666
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	43,416	43,540	49,528
Time deposits of individuals, partnerships, and corporations.....	48,295	50,916	55,689
Postal savings deposits.....	2	3	3
Deposits of U. S. Government.....	4,801	10,363	12,963
Deposits of States and political subdivisions.....	2,334	2,084	3,353
Deposits of banks.....	989	1,057	1,007
Other deposits (certified and cashiers' checks, etc.).....	1,191	1,060	1,065
Total deposits.....	101,028	109,023	123,608
Demand deposits.....	52,222	57,715	67,481
Time deposits.....	48,746	51,308	56,127
Bills payable, rediscounts, and other liabilities for borrowed money.....		60	175
Interest, discount, rent, and other income collected but not earned.....	145	141	158
Interest, taxes, and other expenses accrued and unpaid.....	163	118	166
Other liabilities.....	83	111	125
Total liabilities.....	101,419	109,453	124,232
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock.....	65	65	45
Class B preferred stock.....	130	130	118
Common stock.....	4,420	4,445	4,458
Total capital stock.....	4,615	4,640	4,621
Surplus.....	3,511	3,610	3,831
Undivided profits.....	2,150	2,059	1,948
Reserves and retirement account for preferred stock.....	796	820	1,034
Total capital accounts.....	11,072	11,129	11,434
Total liabilities and capital accounts.....	112,491	120,582	135,666

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

VIRGINIA

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	130 banks	130 banks	130 banks
ASSETS			
Loans and discounts.....	154,566	164,637	188,734
Overdrafts.....	53	30	47
U. S. Government securities, direct obligations.....	556,435	590,420	652,484
Obligations guaranteed by U. S. Government.....		146	76
Obligations of States and political subdivisions.....	22,039	23,027	22,401
Other bonds, notes, and debentures.....	14,094	14,353	18,144
Corporate stocks, including stock of Federal Reserve bank.....	1,720	1,741	1,703
Reserve with Federal Reserve bank.....	110,182	121,687	126,325
Currency and coin.....	22,152	19,790	22,684
Balances with other banks, and cash items in process of collection.....	113,811	134,444	137,589
Bank premises owned, furniture and fixtures.....	8,918	8,759	8,623
Real estate owned other than bank premises.....	407	316	236
Investments and other assets indirectly representing bank premises or other real estate.....	903	895	726
Customers' liability on acceptances outstanding.....		71	2
Interest, commissions, rent, and other income earned or accrued but not collected.....	971	1,122	1,183
Other assets.....	1,408	1,254	1,291
Total assets.....	1,007,659	1,082,692	1,182,248
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	465,349	474,458	509,706
Time deposits of individuals, partnerships, and corporations.....	219,693	232,074	252,508
Postal savings deposits.....	17	17	14
Deposits of U. S. Government.....	117,688	169,033	179,033
Deposits of States and political subdivisions.....	32,369	31,012	40,665
Deposits of banks.....	94,385	96,909	114,799
Other deposits (certified and cashiers' checks, etc.).....	11,374	12,351	16,290
<i>Total deposits.....</i>	<i>940,875</i>	<i>1,015,854</i>	<i>1,113,015</i>
<i>Demand deposits.....</i>	<i>707,311</i>	<i>769,830</i>	<i>846,754</i>
<i>Time deposits.....</i>	<i>233,564</i>	<i>246,024</i>	<i>266,261</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	850		400
Mortgages or other liens on bank premises and other real estate.....			24
Acceptances executed by or for account of reporting banks and outstanding.....		71	2
Interest, discount, rent, and other income collected but not earned.....	436	462	407
Interest, taxes, and other expenses accrued and unpaid.....	2,054	1,997	2,188
Other liabilities.....	199	697	709
Total liabilities.....	944,414	1,019,081	1,116,745
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	279	279	270
Common stock.....	24,452	24,452	24,586
<i>Total capital stock.....</i>	<i>24,731</i>	<i>24,731</i>	<i>24,856</i>
Surplus.....	24,117	25,244	26,469
Undivided profits.....	10,598	9,868	10,149
Reserves and retirement account for preferred stock.....	3,799	3,768	4,029
Total capital accounts.....	63,245	63,611	65,503
Total liabilities and capital accounts.....	1,007,659	1,082,692	1,182,248

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

VIRGIN ISLANDS OF THE UNITED STATES

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	1 bank	1 bank	1 bank
ASSETS			
Loans and discounts.....	419	445	584
U. S. Government securities, direct obligations.....	2, 625	2, 796	2, 746
Obligations guaranteed by U. S. Government.....			
Other bonds, notes, and detentures.....	95	58	33
Reserve with approved national banking associations.....	413	620	345
Currency and coin.....	337	266	258
Balances with other banks, and cash items in process of collection.....	288	228	183
Bank premises owned, furniture and fixtures.....	9	9	9
Real estate owned other than bank premises.....	1		
Customers' liability on acceptances outstanding.....	6	4	7
Interest, commissions, rent, and other income earned or accrued but not collected.....	8	19	19
Other assets.....	6	4	3
Total assets.....	4, 207	4, 449	4, 187
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	1, 252	1, 238	1, 109
Time deposits of individuals, partnerships, and corporations.....	1, 504	1, 505	1, 566
Deposits of U. S. Government.....	200	212	224
Deposits of States and political subdivisions.....	968	1, 183	956
Deposits of banks.....	10	12	12
Other deposits (certified and cashiers' checks, etc.).....	5	11	10
<i>Total deposits.....</i>	<i>3, 839</i>	<i>4, 161</i>	<i>3, 877</i>
<i>Demand deposits.....</i>	<i>2, 319</i>	<i>2, 667</i>	<i>2, 161</i>
<i>Time deposits.....</i>	<i>1, 620</i>	<i>1, 604</i>	<i>1, 726</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			
Acceptances executed by or for account of reporting bank and outstanding.....	6	4	7
Interest, taxes, and other expenses accrued and unpaid.....	5	9	11
Other liabilities.....	8	5	6
Total liabilities.....	3, 958	4, 179	3, 901
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	112	112	112
Common stock.....	38	38	38
<i>Total capital stock.....</i>	<i>150</i>	<i>150</i>	<i>150</i>
Surplus.....	24	24	26
Undivided profits.....	16	20	20
Reserves and retirement account for preferred stock.....	59	76	90
Total capital accounts.....	249	270	286
Total liabilities and capital accounts.....	4, 207	4, 449	4, 187

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

WASHINGTON

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	40 banks	41 banks	40 banks
ASSETS			
Loans and discounts	206,398	227,108	293,170
Overdrafts	415	388	342
U. S. Government securities, direct obligations	1,034,437	1,052,155	1,151,901
Obligations guaranteed by U. S. Government		14	
Obligations of States and political subdivisions	61,587	66,316	79,975
Other bonds, notes, and debentures	8,123	7,968	18,657
Corporate stocks, including stock of Federal Reserve bank	1,833	1,837	1,912
Reserve with Federal Reserve bank	201,145	199,229	237,834
Currency and coin	23,277	21,955	25,766
Balances with other banks, and cash items in process of collection	146,399	148,224	165,278
Bank premises owned, furniture and fixtures	7,198	7,539	7,488
Real estate owned other than bank premises	31	37	27
Investments and other assets indirectly representing bank premises or other real estate	1	1	47
Customers' liability on acceptances outstanding	80	99	136
Interest, commissions, rent, and other income earned or accrued but not collected	3,542	3,337	3,471
Other assets	229	198	194
Total assets	1,694,695	1,736,405	1,986,198
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	879,681	823,474	938,436
Time deposits of individuals, partnerships, and corporations	367,198	394,102	446,406
Postal savings deposits	20	20	20
Deposits of U. S. Government	184,388	262,529	334,506
Deposits of States and political subdivisions	97,813	81,286	76,190
Deposits of banks	80,666	87,932	97,240
Other deposits (certified and cashiers' checks, etc.)	15,506	15,721	18,098
<i>Total deposits</i>	<i>1,625,272</i>	<i>1,665,064</i>	<i>1,910,896</i>
<i>Demand deposits</i>	<i>1,255,807</i>	<i>1,267,960</i>	<i>1,461,568</i>
<i>Time deposits</i>	<i>369,465</i>	<i>397,104</i>	<i>449,328</i>
Bills payable, rediscounts, and other liabilities for borrowed money			
Acceptances executed by or for account of reporting banks and outstanding	80	99	136
Interest, discount, rent, and other income collected but not earned	442	457	538
Interest, taxes, and other expenses accrued and unpaid	3,894	3,917	3,984
Other liabilities	177	527	886
Total liabilities	1,629,865	1,670,064	1,916,440
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	750	750	710
Class B preferred stock	12	12	12
Common stock	23,835	23,885	24,045
<i>Total capital stock</i>	<i>24,597</i>	<i>24,647</i>	<i>24,767</i>
Surplus	19,356	19,832	22,817
Undivided profits	13,487	13,541	12,991
Reserves and retirement account for preferred stock	7,390	8,321	9,183
Total capital accounts	64,830	66,341	69,758
Total liabilities and capital accounts	1,694,695	1,736,405	1,986,198

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

WEST VIRGINIA

(In thousands of dollars)

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	76 banks	76 banks	76 banks
ASSETS			
Loans and discounts.....	48,711	55,395	57,242
Overdrafts.....	32	13	16
U. S. Government securities, direct obligations.....	248,191	262,907	298,850
Obligations guaranteed by U. S. Government.....		14	224
Obligations of States and political subdivisions.....	8,751	9,759	9,310
Other bonds, notes, and debentures.....	6,260	7,377	9,827
Corporate stocks, including stock of Federal Reserve bank.....	754	757	790
Reserve with Federal Reserve bank.....	45,692	48,523	55,896
Currency and coin.....	12,258	9,972	11,884
Balances with other banks, and cash items in process of collection.....	61,523	75,362	80,553
Bank premises owned, furniture and fixtures.....	4,404	4,310	4,217
Real estate owned other than bank premises.....	333	319	85
Investments and other assets indirectly representing bank premises or other real estate.....	25	21	20
Interest, commissions, rent, and other income earned or accrued but not collected.....	87	161	167
Other assets.....	442	471	468
Total assets.....	437,463	475,361	529,549
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	216,666	223,018	246,850
Time deposits of individuals, partnerships, and corporations.....	99,042	107,203	120,664
Postal savings deposits.....	40	39	40
Deposits of U. S. Government.....	40,368	58,636	66,692
Deposits of States and political subdivisions.....	22,495	23,002	24,468
Deposits of banks.....	25,778	28,408	30,478
Other deposits (certified and cashiers' checks, etc.).....	3,619	4,973	8,866
Total deposits.....	408,008	445,279	498,058
Demand deposits.....	308,231	337,315	376,458
Time deposits.....	99,777	107,964	121,600
Bills payable, rediscounts, and other liabilities for borrowed money.....		71	350
Interest, discount, rent, and other income collected but not earned.....	75	71	76
Interest, taxes, and other expenses accrued and unpaid.....	363	308	469
Other liabilities.....	54	320	292
Total liabilities.....	408,500	445,978	499,245
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock.....	179	159	112
Class B preferred stock.....	35	20	
Common stock.....	11,227	11,302	11,956
Total capital stock.....	11,441	11,481	12,068
Surplus.....	11,141	11,672	12,574
Undivided profits.....	5,001	4,649	4,122
Reserves and retirement account for preferred stock.....	1,380	1,581	1,540
Total capital accounts.....	28,963	29,383	30,304
Total liabilities and capital accounts.....	437,463	475,361	529,549

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

WISCONSIN

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	96 banks	96 banks	97 banks
ASSETS			
Loans and discounts.....	103,541	123,052	128,072 [*]
Overdrafts.....	63	65	17
U. S. Government securities, direct obligations	898,467	965,120	1,033,023
Obligations guaranteed by U. S. Government.....			
Obligations of States and political subdivisions.....	20,718	20,676	20,098
Other bonds, notes, and debentures.....	25,567	28,437	33,783
Corporate stocks, including stock of Federal Reserve bank.....	1,578	1,592	1,648
Reserve with Federal Reserve bank.....	149,724	150,439	143,446
Currency and coin.....	16,233	12,946	15,247
Balances with other banks, and cash items in process of collection.....	152,210	144,728	158,533
Bank premises owned, furniture and fixtures.....	9,035	8,867	8,644
Real estate owned other than bank premises.....	2	10	3
Investments and other assets indirectly representing bank premises or other real estate.....	15	33	15
Customers' liability on acceptances outstanding.....		1	37
Interest, commissions, rent, and other income earned or accrued but not collected.....	2,140	2,447	2,709
Other assets.....	1,445	1,411	1,614
Total assets.....	1,380,738	1,460,012	1,546,889
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	601,315	558,238	579,628
Time deposits of individuals, partnerships, and corporations.....	345,881	371,451	422,548
Postal savings deposits.....	47	43	33
Deposits of U. S. Government.....	140,269	241,928	272,508
Deposits of States and political subdivisions.....	80,131	76,524	47,502
Deposits of banks.....	115,460	125,475	131,815
Other deposits (certified and cashiers' checks, etc.).....	23,705	9,713	12,561
Total deposits.....	1,306,808	1,383,372	1,466,595
Demand deposits.....	959,443	1,010,436	1,042,639
Time deposits.....	347,365	372,936	424,056
Bills payable, rediscounts, and other liabilities for borrowed money.....			
Acceptances executed by or for account of reporting banks and outstanding.....		1	37
Interest, discount, rent, and other income collected but not earned.....	366	363	350
Interest, taxes, and other expenses accrued and unpaid.....	2,852	2,801	3,200
Other liabilities.....	125	157	238
Total liabilities.....	1,310,151	1,386,694	1,470,420
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock.....	341	325	306
Class B preferred stock.....	35	35	35
Common stock.....	26,129	26,245	26,464
Total capital stock.....	26,505	26,605	26,805
Surplus.....	25,174	25,860	27,715
Undivided profits.....	11,813	12,182	13,054
Reserves and retirement account for preferred stock.....	7,095	8,671	8,895
Total capital accounts.....	70,587	73,318	76,469
Total liabilities and capital accounts.....	1,380,738	1,460,012	1,546,889

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1945—Continued

WYOMING

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	26 banks	27 banks	27 banks
ASSETS			
Loans and discounts	14,927	16,129	17,376
Overdrafts	35	26	30
U. S. Government securities, direct obligations	63,579	67,042	83,121
Obligations guaranteed by U. S. Government		37	
Obligations of States and political subdivisions	2,210	2,050	2,194
Other bonds, notes, and debentures	1,552	1,468	1,995
Corporate stocks, including stock of Federal Reserve bank	149	152	156
Reserve with Federal Reserve bank	13,528	13,712	16,961
Currency and coin	2,279	2,546	2,852
Balances with other banks, and cash items in process of collection	22,594	21,892	30,976
Bank premises owned, furniture and fixtures	677	644	616
Real estate owned other than bank premises	3		
Interest, commissions, rent, and other income earned or accrued but not collected	30	72	67
Other assets	33	29	27
Total assets	121,596	125,799	156,371
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	66,615	66,735	86,171
Time deposits of individuals, partnerships, and corporations	22,104	23,313	26,694
Postal savings deposits	17	17	17
Deposits of U. S. Government	6,383	9,554	10,913
Deposits of States and political subdivisions	10,083	9,680	12,024
Deposits of banks	8,302	7,830	11,457
Other deposits (certified and cashiers' checks, etc.)	780	1,087	1,365
Total deposits	114,284	118,216	148,641
Demand deposits	91,501	94,610	121,696
Time deposits	22,783	23,606	26,945
Bills payable, rediscounts, and other liabilities for borrowed money		125	
Interest, discount, rent, and other income collected but not earned	42	48	54
Interest, taxes, and other expenses accrued and unpaid	39	51	47
Other liabilities	4	59	53
Total liabilities	114,369	118,499	148,795
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	109	109	90
Common stock	2,300	2,350	2,360
Total capital stock	2,409	2,459	2,450
Surplus	2,537	2,618	2,917
Undivided profits	1,873	1,803	1,780
Reserves and retirement account for preferred stock	408	420	429
Total capital accounts	7,227	7,300	7,576
Total liabilities and capital accounts	121,596	125,799	156,371

TABLE NO. 12.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1945*

[In thousands of dollars]

Location	Number of banks ¹	Earnings from current operations								
		Interest and dividends on securities		Interest and discount on loans	Service charges and other fees on banks' loans	Service charges on deposit accounts	Other service charges, commissions, fees, and collection and exchange charges	Trust department	Other current earnings	Total earnings from current operations
		U. S. Government obligations	Other securities							
Maine	33	2,698	377	1,124	2	243	144	214	175	4,977
New Hampshire	52	1,698	333	1,185	5	326	115	79	272	4,013
Vermont	39	1,019	316	1,346	9	134	68	50	112	3,054
Massachusetts	121	27,104	1,663	15,922	558	2,039	1,546	1,597	4,196	54,625
Rhode Island	10	2,669	154	935	15	185	49	133	111	4,251
Connecticut	51	7,080	669	3,422	50	848	338	1,292	974	14,673
Total New England States	306	42,268	3,512	23,934	639	3,775	2,260	3,365	5,840	85,593
New York	399	110,677	15,473	49,131	2,309	5,596	3,492	6,814	14,078	207,570
New Jersey	218	22,074	3,282	10,068	116	2,216	814	1,178	1,813	41,561
Pennsylvania	662	59,076	12,806	25,283	380	3,397	2,368	2,420	5,065	110,995
Delaware	13	408	84	280	1	23	22	15	13	846
Maryland	64	7,588	513	2,289	33	331	238	209	460	11,661
District of Columbia	9	4,661	201	2,157	22	573	176	337	367	8,494
Total Eastern States	1,365	204,484	32,359	89,208	3,061	12,136	7,110	10,973	21,796	381,127
Virginia	130	8,547	1,324	6,681	47	1,029	529	747	777	19,681
West Virginia	76	3,907	524	2,735	40	462	257	191	513	8,629
North Carolina	45	3,094	432	2,053	34	556	367	136	355	7,027
South Carolina	23	2,311	280	1,647	7	588	561	150	126	5,670
Georgia	48	6,764	676	5,180	86	1,037	1,527	529	910	16,709
Florida	58	9,183	1,599	4,089	57	1,259	1,138	472	1,775	19,572
Alabama	65	5,484	1,439	4,231	35	865	852	377	839	14,122
Mississippi	23	1,534	440	843	13	237	383	35	166	3,651
Louisiana	33	7,992	1,295	4,049	24	848	954	265	1,550	16,977
Texas	434	27,900	3,398	26,721	209	3,886	2,624	1,057	5,566	71,361
Arkansas	50	2,602	669	1,739	15	523	476	109	385	6,518
Kentucky	93	4,202	985	3,094	28	504	240	149	409	9,611
Tennessee	70	9,114	2,017	6,731	79	879	1,405	354	1,201	21,780
Total Southern States	1,148	92,634	15,078	69,793	674	12,673	11,313	4,571	14,572	221,308

Ohio.....	240	24,009	3,642	14,889	268	2,397	1,302	2,052	3,251	51,810
Indiana.....	125	12,561	1,893	5,404	113	1,183	747	381	1,559	23,821
Illinois.....	362	69,709	9,076	31,461	1,994	5,310	2,478	6,794	7,320	134,142
Michigan.....	77	21,833	1,916	10,371	592	1,600	1,502	1,028	1,709	40,551
Wisconsin.....	97	14,418	1,370	3,944	125	825	708	342	1,179	22,911
Minnesota.....	185	17,040	1,754	8,652	194	1,420	2,144	1,380	1,463	34,047
Iowa.....	97	5,328	902	3,414	15	815	480	186	513	11,653
Missouri.....	80	11,209	1,448	7,399	180	810	731	653	694	23,124
Total Middle Western States.....	1,263	176,107	22,001	85,534	3,481	14,360	10,092	12,816	17,668	342,059
North Dakota.....	42	1,753	108	830	35	217	498	26	251	3,718
South Dakota.....	35	1,534	164	1,269	17	339	389	24	209	3,945
Nebraska.....	128	6,675	605	4,024	23	887	600	231	990	14,035
Kansas.....	174	5,754	461	3,583	41	965	457	146	824	12,231
Montana.....	40	2,083	172	856	8	286	267	19	292	3,983
Wyoming.....	27	891	120	881	2	208	120	42	135	2,399
Colorado.....	77	5,208	677	3,517	51	959	395	477	555	11,739
New Mexico.....	22	1,036	144	1,471	1	179	128	34	163	3,156
Oklahoma.....	199	7,647	1,544	7,188	78	1,362	784	262	1,637	20,502
Total Western States.....	744	32,581	3,895	23,619	256	5,402	3,638	1,261	5,056	75,708
Washington.....	40	14,982	1,621	9,266	99	1,718	1,311	653	961	30,611
Oregon.....	23	11,554	2,687	4,301	47	989	716	438	647	21,379
California.....	91	66,321	11,157	61,927	1,149	8,872	5,175	6,411	8,545	169,557
Idaho.....	16	2,916	118	1,510	9	411	180	43	212	5,399
Utah.....	12	1,948	165	1,323	14	254	123	45	279	4,151
Nevada.....	5	1,141	121	772	15	85	72	109	176	2,491
Arizona.....	4	1,804	62	2,061	62	254	185	72	359	4,859
Total Pacific States.....	191	100,666	15,931	81,160	1,395	12,583	7,762	7,771	11,179	238,447
Total United States (exclusive of possessions).....	5,017	648,740	92,776	373,245	9,506	60,929	42,175	40,757	76,111	1,344,242
Alaska (nonmember banks).....	4	236	25	148	2	23	199	4	37	674
The Territory of Hawaii (nonmember bank).....	1	2,577	187	695	3	251	425	-----	70	4,208
Virgin Islands of the United States (nonmember bank).....	1	39	4	26	-----	1	27	-----	1	98
Total possessions (nonmember banks).....	6	2,852	216	869	5	275	651	4	108	4,980
Total United States and possessions.....	5,023	651,592	92,992	374,117	9,511	61,204	42,826	40,761	76,219	1,349,222
New York City (central Reserve city).....	8	87,748	12,220	35,036	2,142	2,530	2,289	6,069	12,355	160,389
Chicago (central Reserve city).....	8	45,562	5,365	20,080	1,629	685	529	5,964	5,139	84,953
Other Reserve cities.....	245	265,298	32,035	161,894	4,280	23,198	17,438	17,799	30,137	552,079
Country banks (member banks).....	4,756	250,132	43,156	156,238	1,455	34,516	21,919	10,925	28,480	546,821
Possessions (nonmember banks).....	6	2,852	216	869	5	275	651	4	108	4,980

¹ Number of banks as of end of year, but figures of earnings, expenses, etc., include those of first 6 months for banks which were inactive at close of year.

TABLE NO. 12.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1945—Continued*

[In thousands of dollars]

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Location	Current operating expenses										Net earnings from current operations	Recoveries and profits					
	Salaries and wages				Fees paid to directors and members of executive, discount, and advisory committees	Interest on time deposits (including savings deposits)	Interest and discount on borrowed money	Taxes other than on net income	Recurring depreciation on banking house, furniture and fixtures	Other current operating expenses		Total current operating expenses	Recoveries on securities	Profits on securities sold or redeemed	Recoveries on loans	All other	Total recoveries and profits
	Officers		Employees other than officers														
	Amount	Number ¹	Amount	Number ²													
Maine.....	605	149	705	451	58	762	3	243	48	951	3,375	1,602	239	826	133	61	1,259
New Hampshire.....	565	170	591	433	48	416	3	168	117	851	2,759	1,254	178	404	155	38	775
Vermont.....	369	134	449	292	43	663	—	270	40	442	2,276	778	193	381	113	32	719
Massachusetts.....	5,110	797	9,372	5,426	265	3,501	52	1,503	1,010	10,451	31,264	23,361	1,874	6,405	2,431	1,077	11,787
Rhode Island.....	369	72	533	399	38	199	18	113	35	771	2,076	2,175	184	408	99	99	790
Connecticut.....	1,827	327	2,697	1,523	113	1,377	20	586	414	2,647	9,681	4,992	354	1,638	701	319	3,012
Total New England States.....	8,845	1,649	14,347	8,524	565	6,918	96	2,883	1,664	16,113	51,431	34,162	3,022	10,062	3,632	1,626	18,342
New York.....	17,397	2,562	37,059	18,905	880	10,156	435	5,270	2,508	39,379	113,084	94,486	15,630	36,370	4,763	1,814	58,577
New Jersey.....	4,473	1,006	6,375	3,973	471	6,247	64	1,883	1,093	7,292	27,898	13,663	1,031	7,636	1,657	957	11,281
Pennsylvania.....	10,703	2,487	16,351	9,668	1,138	13,028	39	5,303	2,651	17,137	66,350	44,645	8,072	15,869	4,098	4,027	32,066
Delaware.....	111	39	89	64	9	101	2	37	21	111	481	365	42	98	12	18	170
Maryland.....	1,060	244	1,640	948	101	1,387	28	683	131	1,869	6,899	4,762	369	1,227	145	65	1,809
District of Columbia.....	967	144	1,814	979	58	589	—	546	154	1,577	5,705	2,789	173	919	112	48	1,249
Total Eastern States.....	34,711	6,482	63,328	34,537	2,657	31,508	568	13,722	6,558	67,365	220,417	160,710	25,317	62,119	10,787	6,929	105,152
Virginia.....	2,327	575	2,967	1,953	163	2,354	12	887	395	3,192	12,297	7,384	321	1,714	617	290	2,942
West Virginia.....	991	270	1,313	846	79	1,130	9	303	227	1,534	5,586	3,043	136	764	422	309	1,631
North Carolina.....	894	197	1,129	700	37	539	2	253	160	1,389	4,403	2,624	12	445	60	103	620
South Carolina.....	697	161	1,060	703	38	271	54	94	101	1,205	3,520	2,150	19	430	26	53	528
Georgia.....	1,707	325	2,773	1,744	89	1,174	3	1,039	317	3,932	11,034	5,675	21	1,544	359	226	2,150
Florida.....	1,885	417	3,305	2,021	85	1,209	48	694	549	4,484	12,259	7,313	195	6,103	156	331	6,785
Alabama.....	1,515	338	2,383	1,460	75	1,319	8	771	213	2,622	8,906	5,216	35	1,120	390	264	1,809
Mississippi.....	496	111	617	422	42	311	—	284	48	756	2,554	1,097	55	64	114	93	326
Louisiana.....	1,527	256	3,049	1,778	77	1,442	1	1,283	501	3,314	11,194	5,783	84	848	291	267	1,490
Texas.....	9,470	2,167	11,795	7,510	413	2,512	6	4,601	1,401	14,796	44,994	26,367	626	5,613	1,947	1,968	10,154
Arkansas.....	954	235	963	663	59	370	—	301	92	1,294	4,033	2,485	81	495	125	129	850
Kentucky.....	1,268	372	1,473	1,127	78	769	19	574	216	1,668	6,055	3,556	165	1,280	190	96	1,731
Tennessee.....	2,011	441	2,382	2,139	78	1,958	22	1,649	530	3,953	13,483	8,297	318	2,400	420	249	3,387
Total Southern States.....	25,732	5,865	36,109	23,066	1,313	15,358	184	12,733	4,750	44,139	140,318	80,990	2,068	22,829	5,117	4,378	34,383

REPORT OF THE COMPTROLLER OF THE CURRENCY

Ohio.....	5,180	1,136	7,785	4,690	342	5,744	72	4,923	1,198	9,496	34,740	17,070	1,137	4,942	1,348	497	7,924
Indiana.....	2,411	590	3,542	2,347	136	2,677	1	1,725	525	4,341	15,358	8,463	419	2,031	322	474	3,246
Illinois.....	11,626	1,975	21,694	11,442	504	10,991	16	5,723	1,596	23,331	75,481	58,661	6,334	12,576	4,649	6,327	29,886
Michigan.....	3,511	521	7,689	3,992	138	5,057	169	1,460	752	7,201	25,977	14,574	4,216	4,497	356	209	9,278
Wisconsin.....	2,298	470	3,884	2,226	139	2,929	13	484	463	4,055	14,265	8,646	740	3,083	605	315	4,743
Minnesota.....	3,876	881	5,553	3,551	233	3,568	52	645	411	6,179	20,517	13,530	1,585	2,275	790	565	5,215
Iowa.....	1,568	398	1,646	1,163	75	1,027	4	353	162	2,142	6,977	4,676	106	676	153	103	1,038
Missouri.....	2,456	479	4,137	2,612	88	1,321	31	1,379	297	4,350	14,059	9,065	1,192	2,058	599	678	4,527
Total Middle Western States.....	32,926	6,450	55,930	32,023	1,655	33,314	358	16,692	5,404	61,095	207,374	134,685	15,729	32,138	8,822	9,168	65,857
North Dakota.....	523	154	483	381	33	380	-----	107	73	748	2,347	1,371	92	74	110	56	332
South Dakota.....	646	179	562	437	37	337	2	82	84	717	2,467	1,478	31	48	64	41	184
Nebraska.....	1,953	497	1,985	1,376	101	637	18	659	199	3,040	8,592	5,443	1,049	2,085	338	114	3,586
Kansas.....	2,023	624	1,837	1,224	121	482	-----	496	213	2,421	7,593	4,638	315	599	348	177	1,439
Montana.....	521	138	584	434	21	264	-----	316	72	738	2,516	1,467	184	63	317	89	653
Wyoming.....	408	104	405	254	19	177	-----	136	51	409	1,605	794	13	145	160	20	338
Colorado.....	1,420	334	2,113	1,344	92	1,013	-----	271	147	2,162	7,218	4,521	767	405	353	90	1,615
New Mexico.....	435	98	593	388	16	203	-----	167	20	626	2,060	1,096	46	193	172	80	491
Oklahoma.....	2,930	818	3,278	2,185	81	585	37	440	465	4,068	11,884	8,618	284	881	423	164	1,752
Total Western States.....	10,859	2,946	11,840	8,023	521	4,078	57	2,674	1,324	14,929	46,282	29,426	2,781	4,493	2,285	831	10,390
Washington.....	3,151	572	5,984	3,288	79	3,755	35	532	599	5,164	19,299	11,312	109	1,795	306	199	2,409
Oregon.....	1,784	408	3,793	2,304	19	2,446	-----	352	294	2,804	11,492	9,887	259	2,246	377	141	3,023
California.....	15,007	2,977	33,899	17,498	338	24,014	15	4,700	2,501	24,992	105,466	64,091	4,787	4,417	5,896	3,406	18,506
Idaho.....	677	144	859	598	9	560	3	108	86	914	3,216	2,183	11	185	40	18	254
Utah.....	395	76	663	385	25	509	9	89	74	711	2,475	1,676	12	398	20	29	459
Nevada.....	253	56	368	255	4	414	-----	143	38	321	1,541	950	9	27	7	7	50
Arizona.....	522	119	1,325	796	4	365	-----	157	82	1,282	3,737	1,122	31	1,067	70	37	1,205
Total Pacific States.....	21,789	4,352	46,891	25,124	478	32,063	62	6,081	3,674	36,188	147,226	91,221	5,218	10,135	6,716	3,837	25,906
Total United States (exclusive of possessions).....	134,862	27,744	228,445	131,297	7,189	123,239	1,325	54,785	23,374	239,829	813,048	531,194	54,135	141,767	37,359	26,769	280,030
Alaska (nonmember bank).....	91	15	100	46	9	58	-----	15	22	99	394	280	-----	7	24	9	40
The Territory of Hawaii (nonmember bank).....	408	57	844	322	7	1,245	-----	86	71	506	3,167	1,041	-----	15	9	6	30
Virgin Islands of the United States (nonmember bank).....	16	3	23	17	1	25	-----	-----	1	13	79	19	18	14	-----	-----	32
Total possessions (nonmember banks).....	515	75	967	385	17	1,328	-----	101	94	618	3,640	1,340	18	36	33	15	102
Total United States and possessions.....	135,377	27,819	229,412	131,682	7,206	124,567	1,325	54,886	23,468	240,447	816,688	532,534	54,153	141,803	37,392	26,784	280,132
New York City (central Reserve city).....	11,278	999	29,757	14,124	316	3,010	389	3,904	1,515	30,542	80,711	79,678	14,000	28,596	2,796	1,111	46,503
Chicago (central Reserve city).....	5,308	435	13,451	6,082	113	5,582	3	3,677	718	13,983	42,835	42,118	5,697	8,264	3,828	5,783	23,572
Other Reserve cities.....	46,521	7,108	103,571	56,613	1,424	48,455	590	22,342	9,009	98,964	330,876	221,203	20,125	44,986	14,134	9,134	88,379
Country banks (member banks).....	71,755	19,202	81,666	54,478	5,336	66,192	343	24,862	12,132	96,340	358,626	188,195	14,313	59,921	16,601	10,741	101,576
Possessions (nonmember banks).....	515	75	967	385	17	1,328	-----	101	94	618	3,640	1,340	18	36	33	15	102

¹ Number at end of period.

² Number of full-time and part-time employees at end of period.

TABLE NO. 12.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1945—Continued*

[In thousands of dollars]

Location	Losses and charge-offs				Profits before income taxes	Taxes on net income		Net profits before dividends	Dividends				Capital funds ¹	Ratios [*]	
	On securities	On loans	All other	Total losses and charge-offs		Federal	State		On preferred stock	On common stock		Total dividends		Net profits before dividends to capital funds	Expenses to gross earnings
										Cash dividends	Stock dividends				
Maine.....	271	72	214	557	2,304	533	-----	1,771 ^a	2	510	200	712	19,611	Percent 9.03	Percent 67.81
New Hampshire.....	349	32	63	444	1,585	308	-----	1,277	1	370	151	522	16,347	7.81	68.75
Vermont.....	150	121	101	372	1,125	198	-----	927	8	234	32	274	11,121	8.34	74.53
Massachusetts.....	2,661	1,554	1,760	5,975	29,173	6,871	1,462	20,840	66	7,579	1,533	9,178	228,628	9.12	57.23
Rhode Island.....	109	123	39	271	2,694	738	97	1,859	-----	907	-----	907	19,932	9.33	48.84
Connecticut.....	379	142	701	1,222	6,782	1,731	138	4,913	52	1,386	275	1,713	50,465	9.74	65.98
Total New England States.....	3,919	2,044	2,878	8,841	43,663	10,379	1,697	31,587	129	10,986	2,191	13,306	346,104	9.13	60.09
New York.....	9,048	3,674	3,311	16,033	137,030	37,418	5,161	94,451	534	32,567	1,987	35,088	898,141	10.52	54.48
New Jersey.....	2,234	586	1,196	4,016	20,928	3,987	-----	16,941	669	2,246	1,782	4,697	132,502	12.79	67.13
Pennsylvania.....	10,706	2,009	4,525	17,240	59,471	11,841	-----	47,630	178	13,743	1,510	15,431	497,380	9.58	59.78
Delaware.....	10	30	34	74	461	92	-----	369	2	145	-----	147	4,661	7.92	56.86
Maryland.....	556	140	233	929	5,642	1,768	-----	3,874	17	1,909	74	2,000	41,683	9.29	59.16
District of Columbia.....	182	66	253	501	3,537	1,138	-----	2,399	-----	762	250	1,012	25,294	9.48	67.17
Total Eastern States.....	22,736	6,505	9,552	38,793	227,069	56,244	5,161	165,664	1,400	51,372	5,603	58,375	1,599,661	10.36	57.83
Virginia.....	1,169	313	486	1,968	8,358	2,236	-----	6,122	8	2,258	265	2,531	63,584	9.63	62.48
West Virginia.....	367	108	172	647	4,027	927	-----	3,100	8	828	597	1,433	29,217	10.61	64.74
North Carolina.....	156	71	118	345	2,899	712	-----	2,187	-----	705	145	850	19,245	11.36	62.60
South Carolina.....	37	17	41	95	2,583	699	77	1,807	25	493	-----	518	14,473	12.49	62.08
Georgia.....	60	154	163	377	7,448	2,171	-----	5,277	2	1,863	50	1,915	43,301	12.19	66.04
Florida.....	540	216	276	1,032	13,066	3,504	-----	9,562	1	1,468	1,060	2,529	53,524	17.86	62.64
Alabama.....	347	179	444	970	6,055	999	269	4,787	60	1,387	150	1,597	42,803	11.18	63.06
Mississippi.....	146	45	69	260	1,163	168	-----	995	17	289	250	556	9,575	10.39	69.95
Louisiana.....	805	489	562	1,856	5,417	1,759	-----	3,658	48	1,167	582	1,797	45,186	8.10	65.94
Texas.....	3,381	1,457	2,333	7,171	29,350	8,336	-----	21,014	89	8,585	1,589	10,263	209,205	10.04	63.05
Arkansas.....	275	99	93	467	2,848	600	-----	2,248	17	665	82	764	18,457	12.18	61.87
Kentucky.....	713	103	148	964	4,323	1,025	-----	3,298	26	997	1,325	2,348	32,691	10.09	63.00
Tennessee.....	2,150	167	297	2,614	9,070	1,943	-----	7,127	121	1,867	503	2,491	59,425	11.99	61.91
Total Southern States.....	10,146	3,418	5,202	18,766	96,607	25,079	346	71,182	422	22,572	6,598	29,592	640,686	11.11	63.40

Ohio.....	1,463	294	907	2,664	22,330	4,953	17,377	311	4,679	1,089	6,079	178,566	9.73	67.05	
Indiana.....	837	353	299	1,489	10,220	1,880	8,340	64	1,742	374	2,180	72,172	11.56	64.47	
Illinois.....	18,577	1,705	2,620	22,902	65,645	17,795	47,850	50	15,114	11,870	27,034	430,751	11.11	56.27	
Michigan.....	2,460	460	158	3,078	20,774	4,529	16,245	217	3,283	671	4,171	111,277	14.60	64.06	
Wisconsin.....	759	146	358	1,263	12,126	2,489	9,624	13	1,964	76	2,053	72,737	13.23	62.26	
Minnesota.....	1,554	318	295	2,167	16,578	3,426	12,386	46	3,683	366	4,095	104,068	11.90	60.26	
Iowa.....	447	73	196	716	4,998	1,148	3,850	13	862	403	1,278	33,581	11.46	59.87	
Missouri.....	1,395	360	463	2,218	11,374	2,629	8,745	34	2,737	2,045	4,816	73,162	11.95	60.87	
Total Middle Western States.....	27,492	3,709	5,296	36,497	164,045	38,849	779	124,417	748	34,064	16,894	51,706	1,076,314	11.56	60.63
North Dakota.....	75	15	89	179	1,524	332	1,168	2	289	132	423	8,569	13.63	63.13	
South Dakota.....	66	53	65	184	1,478	386	1,061	5	328	54	387	9,080	11.69	62.53	
Nebraska.....	1,986	216	144	2,346	6,683	1,776	4,907	2	1,429	560	1,991	39,292	12.49	61.22	
Kansas.....	694	145	254	1,093	4,984	1,078	3,906	9	1,247	387	1,643	36,600	10.67	62.08	
Montana.....	465	128	71	664	1,456	270	1,186	2	438	32	472	10,502	11.29	63.17	
Wyoming.....	81	46	52	179	953	181	772	4	263	12	279	7,303	10.57	66.90	
Colorado.....	586	275	62	923	5,213	1,255	3,755	6	991	87	1,084	36,528	10.28	61.49	
New Mexico.....	208	221	85	514	1,073	247	826	5	240	398	643	6,062	13.63	65.27	
Oklahoma.....	440	243	144	827	9,543	2,107	7,023	4	2,332	183	2,519	66,123	10.62	57.97	
Total Western States.....	4,601	1,342	966	6,909	32,907	7,632	671	24,604	39	7,557	1,845	9,441	220,059	11.18	61.13
Washington.....	916	459	331	1,706	12,015	2,421	9,594	22	2,267	145	2,434	66,188	14.50	63.05	
Oregon.....	1,924	111	162	2,197	10,713	1,742	8,179	792	1,286	50	1,336	44,451	18.40	53.75	
California.....	2,557	11,811	2,640	17,008	65,589	14,768	49,236	1,344	19,693	43,156	64,193	428,682	11.49	62.20	
Idaho.....	142	17	17	176	2,261	659	1,597	5	428	300	728	11,155	14.33	59.57	
Utah.....	41	1	66	108	2,027	462	1,511	2	479	26	507	10,542	14.33	59.62	
Nevada.....	51	46	21	118	882	309	573	-----	153	500	653	4,761	12.04	61.86	
Arizona.....	8	166	334	508	1,819	519	1,198	21	308	-----	329	8,087	14.81	76.91	
Total Pacific States.....	5,639	12,611	3,571	21,821	95,306	20,880	2,538	71,888	1,389	24,614	44,177	70,180	573,866	12.53	61.74
Total United States (exclusive of possessions).....	74,533	29,629	27,465	131,627	659,597	159,063	11,192	489,342	4,127	151,165	77,308	232,600	4,456,690	10.98	60.48
Alaska (nonmember banks).....	6	19	6	31	289	96	193	-----	50	-----	50	1,351	14.29	58.46	
The Territory of Hawaii (nonmember bank).....	88	4	217	309	762	204	558	-----	307	-----	307	9,408	5.93	75.26	
Virgin Islands of the United States (nonmember bank).....	-----	-----	-----	51	11	-----	40	4	3	-----	7	269	14.87	80.61	
Total possessions (nonmember banks).....	94	23	223	340	1,102	311	791	4	360	-----	364	11,028	7.17	73.09	
Total United States and possessions.....	74,627	29,652	27,688	131,967	660,699	159,374	11,192	490,133	4,131	151,525	77,308	232,964	4,467,718	10.97	60.53
New York City (central Reserve city).....	7,106	2,782	2,140	12,028	114,153	33,456	4,537	76,160	-----	29,140	950	30,090	734,724	10.37	50.32
Chicago (central Reserve city).....	15,337	1,248	1,870	18,455	47,235	13,871	-----	33,364	-----	11,680	10,000	21,680	305,796	10.91	50.42
Other Reserve cities.....	26,543	16,164	10,136	52,843	256,739	63,185	4,107	189,447	2,100	62,164	51,831	116,095	1,701,336	11.14	59.93
Country banks (member banks).....	25,547	9,435	13,319	48,301	241,470	48,551	2,548	190,371	2,027	48,181	14,527	64,735	1,714,834	11.10	65.58
Possessions (nonmember banks).....	94	23	223	340	1,102	311	-----	791	4	360	-----	364	11,028	7.17	73.09

¹ Represents aggregate book value of capital stock, surplus, undivided profits, reserves and retirement fund for preferred stock. Figures are averages of amounts reported for Dec. 30, 1944, June 30, 1945 and Dec. 31, 1945.

TABLE NO. 13.—*Earnings, expenses, and dividends of national banks, by Federal Reserve districts, for the year ended Dec. 31, 1945*

[In thousands of dollars]

	District No. 1	District No. 2	District No. 3	District No. 4	District No. 5	District No. 6	District No. 7	District No. 8	District No. 9	District No. 10	District No. 11	District No. 12	Non- member	Grand total
Earnings from current operations:														
Interest and dividends on:														
U. S. Government obligations	40,626	129,200	44,456	46,395	29,783	35,654	115,081	21,467	24,707	31,152	29,580	100,639	2,852	651,592
Other securities	3,424	17,678	10,071	8,177	3,179	6,430	13,559	4,156	2,537	3,919	3,715	15,931	216	92,992
Interest and discount on loans	23,048	57,590	21,447	23,173	17,229	21,140	49,893	14,841	12,760	22,710	28,294	81,123	869	374,117
Service charges and other fees on banks' loans	627	2,405	390	498	180	259	2,779	248	280	226	219	1,395	5	9,511
Service charges on deposit accounts	3,612	7,343	3,030	3,662	3,506	4,591	8,832	2,084	2,576	4,864	4,248	12,581	275	61,204
Other service charges, commissions, fees, and collection and exchange charges	2,195	4,131	1,732	2,319	2,116	5,209	5,298	2,492	3,489	2,535	2,906	7,753	651	42,826
Trust department	3,211	7,924	1,962	2,857	1,729	1,776	8,545	789	1,469	1,602	1,122	7,771	4	40,761
Other current earnings	5,580	15,541	3,563	5,686	2,552	5,423	11,323	2,297	2,454	4,507	6,015	11,170	108	76,219
Total earnings from current opera- tions	82,323	241,812	86,651	92,767	60,274	80,482	215,310	48,374	50,272	71,515	76,099	238,363	4,980	1,349,222
Current operating expenses:														
Salaries and wages:														
Officers	8,460	21,134	8,467	9,331	6,823	8,027	19,021	5,542	6,286	9,930	10,067	21,774	515	135,377
Employees other than officers	13,709	42,435	12,568	14,021	9,810	13,354	36,326	7,399	7,764	11,624	12,557	46,878	967	229,412
Number of officers ¹	1,675	3,332	2,098	2,087	1,560	1,680	3,214	1,417	1,547	2,572	2,310	4,362	75	27,819
Number of employees other than officers ¹	8,138	22,198	7,695	8,318	6,056	8,307	19,579	5,101	5,229	7,555	7,987	25,124	385	131,682
Fees paid to directors and members of executive, discount and advisory committees	540	1,228	1,089	604	466	403	803	319	372	449	438	478	17	7,206
Interest on time deposits (including savings deposits)	6,529	15,595	10,163	10,454	6,152	6,615	20,348	3,815	5,392	3,393	2,729	32,054	1,328	124,567
Interest and discount on borrowed money	92	499	35	85	103	62	203	47	54	75	8	62	1	1,325
Taxes other than on net income	2,759	6,737	3,637	7,487	2,729	4,969	8,706	2,846	1,301	2,648	4,887	6,079	101	54,886
Recurring depreciation on banking house, furniture and fixtures	1,555	3,355	2,027	2,325	1,143	1,783	3,174	946	721	1,127	1,544	3,674	94	23,468
Other current operating expenses	15,529	45,534	13,536	15,736	10,601	16,436	37,944	8,997	9,180	14,276	15,887	36,173	618	240,447
Total current operating expenses	49,173	136,517	51,522	60,043	37,827	51,649	126,525	29,911	31,070	43,522	48,117	147,172	3,640	816,688
Net earnings from current operations	33,150	105,295	35,129	32,724	22,447	28,833	88,785	18,463	19,202	27,993	27,982	91,191	1,340	532,534
Recoveries and profits:														
Recoveries on securities	2,918	16,588	6,105	3,432	974	529	11,472	1,296	2,061	2,911	631	5,218	18	54,153
Profits on securities sold or redeemed	9,582	43,324	13,866	8,680	5,308	11,611	21,555	3,861	2,784	5,384	5,680	10,132	36	141,803
Recoveries on loans	3,531	6,026	3,431	2,676	1,338	1,501	5,728	1,021	1,434	1,958	2,003	6,712	33	37,392
All other	1,452	2,630	3,763	1,213	792	1,144	7,256	1,113	796	677	2,096	3,837	15	26,784
Total recoveries and profits	17,483	68,568	27,165	16,001	8,412	14,785	46,011	7,291	7,075	10,930	10,410	25,899	102	260,132
Losses and charge-offs:														
On securities	3,755	11,069	7,649	5,313	2,262	2,351	22,011	3,538	2,303	4,645	4,002	5,635	94	74,627
On loans	2,023	4,034	2,034	604	708	1,177	2,500	594	548	1,283	1,513	12,611	23	29,652
All other	2,806	4,053	4,360	1,760	1,263	1,640	3,280	767	578	997	2,390	3,571	223	27,688
Total losses and charge-offs	8,584	19,156	14,043	7,677	4,233	5,168	27,791	4,899	3,429	6,925	7,905	21,817	340	131,967
Profits before income taxes	42,049	154,707	48,251	41,048	26,626	38,450	107,005	20,855	22,848	31,998	30,487	95,273	1,102	660,696

Assets on net income:																	
Federal State.....	10,021	41,308	9,249	8,560	7,370	9,390	26,657	4,827	4,690	7,395	8,724	20,872	311	159,374			
	1,672	5,186			77	269	8		826	604	7	2,538		11,192			
Total.....	11,693	46,494	9,249	8,560	7,447	9,659	26,665	4,827	5,516	8,004	8,731	23,410	311	170,566			
Net profits before dividends.....	30,356	108,213	39,002	32,488	19,179	28,791	80,340	16,028	17,332	23,994	21,756	71,863	791	490,133			
Dividends:																	
On preferred stock.....	89	956	419	362	57	249	302	114	63	38	89	1,389	4	4,131			
On common stock:																	
Cash dividends.....	10,797	34,368	11,350	8,457	6,827	6,918	21,630	5,077	5,117	7,055	8,965	24,604	360	151,525			
Stock dividends.....	2,166	3,502	1,627	1,364	1,331	2,595	12,909	2,373	793	2,804	1,667	44,177		77,308			
Total dividends.....	13,052	38,826	13,396	10,183	8,215	9,762	34,841	7,564	5,973	9,897	10,721	70,170	364	232,964			
Number of banks ¹	295	551	561	489	339	268	549	319	355	633	467	191	6	5,023			
Loans.....	819,001	3,040,259	560,454	722,013	480,299	689,021	1,956,252	492,247	375,233	576,827	874,778	2,004,915	20,360	12,611,659			
Securities.....	3,166,382	10,266,022	3,076,313	3,512,356	2,296,392	2,845,747	8,982,635	1,722,493	1,829,349	2,633,517	2,344,608	8,331,911	210,221	51,217,946			
Capital stock (par value).....	115,091	326,476	125,013	130,450	69,436	87,597	257,084	55,577	54,024	80,228	88,786	222,839	4,283	1,616,884			
Capital funds.....	336,457	1,004,220	361,462	374,308	189,188	220,713	668,136	146,011	145,649	216,643	220,212	573,691	11,028	4,467,718			
Ratios to gross earnings:	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent			
Interest and dividends on securities.....	53.51	60.74	62.93	58.83	54.69	52.29	59.75	52.97	54.19	49.04	43.75	48.90	61.61	55.18			
Interest and discount on loans.....	28.00	23.82	24.75	24.98	28.58	26.27	23.17	30.68	25.38	31.76	37.18	34.03	17.45	27.73			
Service charges on deposit accounts.....	4.39	3.04	3.50	3.95	5.82	5.70	4.10	4.31	5.13	6.80	5.58	5.28	5.52	4.54			
All other current earnings.....	14.10	12.40	8.82	12.24	10.91	15.74	12.98	12.04	15.30	12.40	13.49	11.79	15.42	12.55			
Total gross earnings.....	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00			
Salaries, wages and fees.....	27.59	26.80	25.53	25.82	28.37	27.06	26.08	27.41	28.69	30.77	30.30	29.00	30.10	27.57			
Interest on time deposits.....	7.93	6.45	11.73	11.27	10.21	8.22	9.45	7.89	10.72	4.74	3.59	13.45	26.67	9.23			
All other current expenses.....	24.21	23.21	22.20	27.63	24.18	28.89	23.23	26.53	22.39	25.35	29.34	19.29	16.32	23.73			
Total current expenses.....	59.73	56.46	59.46	64.72	62.76	64.17	58.76	61.83	61.80	60.86	63.23	61.74	73.09	60.53			
Net current earnings.....	40.27	43.54	40.54	35.28	37.24	35.83	41.24	38.17	38.20	39.14	36.77	38.26	26.91	39.47			
Ratios to loans:																	
Interest and discount on loans.....	2.81	1.89	3.83	3.21	3.59	3.07	2.55	3.01	3.40	3.94	3.23	4.05	4.27	2.97			
Recoveries on loans.....	.43	.20	.61	.37	.28	.22	.29	.21	.38	.34	.23	.33	.16	.30			
Losses on loans.....	.25	.13	.36	.08	.15	.17	.13	.12	.15	.22	.17	.63	.11	.24			
Ratios to securities:																	
Interest and dividends on securities.....	1.39	1.43	1.77	1.55	1.44	1.48	1.43	1.49	1.49	1.33	1.42	1.40	1.46	1.45			
Recoveries on securities.....	.09	.16	.20	.10	.04	.02	.13	.08	.11	.11	.03	.06	.01	.11			
Profits on securities sold.....	.30	.42	.45	.25	.23	.41	.24	.22	.15	.20	.24	.12	.02	.28			
Losses on securities.....	.12	.11	.25	.15	.10	.08	.25	.21	.13	.18	.17	.07	.04	.15			
Ratios to capital stock (par value):																	
Net current earnings.....	28.80	32.25	28.10	25.09	32.33	32.92	34.54	33.22	35.54	34.89	31.51	40.92	31.29	32.94			
Net profits before dividends.....	26.38	33.15	31.20	24.90	27.62	32.87	31.25	28.84	32.08	29.91	24.50	32.25	18.47	30.31			
Cash dividends.....	9.46	10.82	9.41	6.76	9.91	8.18	8.53	9.34	9.59	8.84	10.20	11.66	8.50	9.63			
Ratios to capital funds:																	
Net current earnings.....	9.85	10.49	9.72	8.74	11.86	13.06	13.29	12.64	13.18	12.92	12.71	15.90	12.15	11.92			
Net profits before dividends.....	9.02	10.78	10.79	8.68	10.14	13.04	12.02	10.98	11.90	11.08	9.88	12.53	7.17	10.97			
Cash dividends.....	3.24	3.52	3.26	2.36	3.64	3.25	3.28	3.56	3.56	3.27	4.11	4.53	3.30	3.48			

¹ Number at end of year. Remaining figures include earnings, expenses, etc., of those banks which reported for the first half of the year only.

NOTE.—The figures of loans, securities, capital stock, and capital funds are averages of amounts reported for Dec. 30, 1944, June 30, 1945, and Dec. 31, 1945.

TABLE No. 14.—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1945*

TOTAL UNITED STATES AND POSSESSIONS

[In thousands of dollars]

	Banks operating throughout entire year with deposits on Dec. 31, 1945, of—											Total
	\$500,000 and under	\$500,001 to \$750,000	\$750,001 to \$1,000,000	\$1,000,001 to \$2,000,000	\$2,000,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 to \$25,000,000	\$25,000,001 to \$50,000,000	\$50,000,001 to \$100,000,000	\$100,000,001 to \$500,000,000	\$500,000,001 and over	
Number of banks.....	59	130	219	996	1,775	860	575	174	88	98	16	4,990
Total deposits.....	23,383	82,681	190,737	1,510,266	5,758,982	6,056,004	8,878,558	5,996,558	6,496,518	20,188,435	29,940,206	85,122,328
Capital stock, par value.....	1,903	4,397	8,652	47,978	142,637	128,564	185,438	107,455	113,344	351,383	563,024	1,654,775
Capital funds.....	3,285	7,894	16,833	110,017	366,096	354,775	494,505	292,214	312,152	995,709	1,695,073	4,648,553
Earnings from current operations:												
Interest and dividends on:												
U. S. Government obligations.....	158	608	1,470	11,652	45,635	50,103	72,523	46,291	48,402	150,825	223,065	650,732
Other securities.....	44	140	309	2,437	9,439	9,363	12,136	7,307	5,344	14,023	32,418	92,960
Interest and discount on loans.....	312	832	1,689	11,341	35,042	32,016	40,475	25,435	26,068	80,600	119,800	373,610
Service charges and other fees on banks' loans.....	6	6	11	73	324	309	355	412	425	1,886	5,695	9,502
Service charges on deposit accounts.....	36	117	261	2,028	7,192	7,391	10,549	6,443	5,159	9,527	12,401	61,104
Other service charges, commissions, fees and collection and exchange charges.....	36	111	226	1,778	5,161	4,444	5,744	3,270	3,236	9,608	9,128	42,742
Trust department.....	11		24	458	1,173	3,719	2,881	3,768	3,768	12,800	15,906	40,740
Other current earnings.....	15	53	134	1,092	4,043	4,883	8,520	6,210	7,564	16,282	27,352	76,148
Total earnings from current operations.....	618	1,867	4,100	30,425	107,294	109,682	154,021	98,249	99,966	295,551	445,765	1,347,538
Current operating expenses:												
Salaries and wages:												
Officers.....	201	473	952	6,219	17,681	15,182	17,960	10,375	10,088	24,545	31,407	135,083
Employees other than officers.....	39	134	307	2,872	12,609	15,714	25,750	18,164	18,239	53,666	81,641	229,135
Fees paid to directors and members of executive, discount, and advisory committees.....	10	31	66	471	1,558	1,268	1,234	623	465	866	597	7,189
Interest on time deposits (including savings deposits).....	30	186	434	3,705	14,181	14,395	19,415	10,243	8,297	20,285	33,184	124,355
Interest and discount on borrowed money.....			2	9	20	45	59	50	140	481	517	1,323
Taxes other than on net income.....	35	83	186	1,331	4,968	4,935	6,972	4,342	4,413	14,074	13,462	54,801
Recurring depreciation on banking house, furniture and fixtures.....	14	47	91	671	2,486	2,498	3,337	1,972	2,202	4,916	5,196	23,430
Other current operating expenses.....	118	324	698	4,912	17,238	18,691	28,287	19,443	20,045	57,503	72,772	240,031
Total current operating expenses.....	447	1,278	2,736	20,190	70,741	72,728	103,014	65,212	63,889	176,336	238,776	815,347
Net earnings from current operations.....	171	589	1,364	10,235	36,553	36,954	51,007	33,037	36,077	119,215	206,989	532,191

Recoveries and profits:												
Recoveries on securities	9	25	82	736	2,820	3,356	3,759	2,418	3,211	10,666	27,070	54,152
Profits on securities sold or redeemed	27	93	183	1,664	8,151	10,440	18,066	13,807	16,442	28,746	43,918	141,537
Recoveries on loans	20	83	148	959	3,068	3,301	4,840	2,982	2,304	6,840	12,793	37,338
All other	7	18	56	446	1,694	2,153	2,862	2,571	1,938	5,174	9,854	26,773
Total recoveries and profits	63	219	469	3,805	15,733	19,250	29,527	21,778	23,895	51,426	93,635	259,800
Losses and charge-offs:												
On securities	15	50	120	984	4,556	6,204	7,268	4,501	8,091	14,969	27,827	74,585
On loans	20	46	107	650	1,837	2,198	2,310	1,723	957	4,042	15,751	29,641
All other	11	23	75	534	2,134	2,950	3,835	2,188	1,703	7,644	6,555	27,652
Total losses and charge-offs	46	119	302	2,168	8,527	11,352	13,413	8,412	10,751	26,655	50,133	131,878
Profits before income taxes	188	689	1,531	11,872	43,759	44,852	67,121	46,403	49,221	143,986	250,491	660,113
Taxes on net income:												
Federal	33	107	232	1,731	6,608	8,216	14,037	10,822	12,805	37,897	66,750	159,238
State	1	7	13	134	391	401	728	333	577	2,098	6,499	11,182
Total	34	114	245	1,865	6,999	8,617	14,765	11,155	13,382	39,995	73,249	170,420
Net profits before dividends	154	575	1,286	10,007	36,760	36,235	52,356	35,248	35,839	103,991	177,242	489,693
Dividends:												
On preferred stock		7	12	77	237	482	549	268	292	1,270	936	4,130
On common stock:												
Cash dividends	65	188	446	3,011	10,163	9,610	12,795	7,534	7,956	32,027	67,605	151,400
Stock dividends	3	78	88	410	1,934	2,301	4,753	3,765	4,107	9,063	50,700	77,202
Total dividends	68	273	546	3,498	12,334	12,393	18,097	11,567	12,355	42,360	119,241	232,732
Average per bank:												
Gross earnings from current operations	10	14	18	30	60	128	268	564	1,136	3,016	27,860	270
Current operating expenses	7	10	12	20	40	85	179	374	726	1,799	14,923	163
Net earnings from current operations	3	4	6	10	20	43	89	190	410	1,217	12,937	107
Net profits before dividends	3	4	6	10	21	42	91	203	407	1,061	11,077	98
Per \$100 of deposits:												
Net earnings from current operations	\$0.73	\$0.71	\$0.72	\$0.68	\$0.63	\$0.61	\$0.57	\$0.55	\$0.56	\$0.59	\$0.69	\$0.63
Net profits before dividends	.66	.70	.67	.66	.64	.60	.59	.59	.55	.52	.59	.58
Per \$100 of capital funds:												
Net earnings from current operations	5.21	7.46	8.10	9.30	9.98	10.42	10.31	11.31	11.56	11.97	12.21	11.45
Net profits before dividends	4.69	7.28	7.64	9.10	10.04	10.21	10.59	12.06	11.48	10.44	10.46	10.53
Cash dividends	1.98	2.38	2.65	2.74	2.78	2.71	2.59	2.58	2.55	3.22	3.99	3.26
Number of officers at end of period	123	267	494	2,623	5,921	3,978	3,630	1,720	1,473	3,165	4,314	27,708
Number of employees other than officers at end of period	54	159	348	2,776	9,790	10,626	16,150	10,860	10,791	29,556	40,299	131,409

NOTE.—The deposits, capital stock, and capital funds shown in this table are as of end of period. The latter represents the aggregate book value of capital stock, surplus, undivided profits, reserves and retirement fund for preferred stock.

TABLE NO. 15.—*Earnings, expenses, and dividends of national banks, years ended Dec. 31, 1943 to 1945*

[In thousands of dollars. Figures for previous years, beginning 1917, published in reports for 1938, p. 100; 1940, p. 17, and 1942, p. 34]

	1943		1944		1945	
Number of banks ¹	5,046		5,031		5,023	
Capital stock, par value ²	1,508,170		1,551,116		1,616,884	
Capital funds ²	3,860,443		4,114,972		4,467,718	
	Amount	Percent to total	Amount	Percent to total	Amount	Percent to total
Earnings from current operations:						
Interest and dividends on:						
U. S. Government obligations	504,069	47.47	632,471	52.43	651,592	48.29
Other securities	365,597	34.43	359,883	29.84	92,992	6.89
Interest and discount on loans	6,544	.62	8,592	.71	374,117	27.73
Service charges and other fees on banks' loans	53,594	5.05	60,187	4.99	9,511	.71
Service charges on deposit accounts	29,943	2.82	35,665	2.96	61,204	4.54
Other service charges, commissions, fees, and collection and exchange charges	34,307	3.23	37,890	3.10	42,826	3.17
Trust department	167,709	6.38	72,075	5.97	40,761	3.02
Other current earnings	1,061,763	100.00	1,206,263	100.00	76,219	5.65
Total earnings from current operations	1,061,763	100.00	1,206,263	100.00	1,349,222	100.00
Current operating expenses:						
Salaries and wages:						
Officers	114,756	17.11	122,333	16.87	135,377	16.58
Employees other than officers	194,074	28.94	208,695	28.78	229,412	28.09
Number of officers ¹	25,351		26,501		27,819	
Number of employees other than officers ¹	121,459		122,302		131,682	
Fees paid to directors and members of executive, discount, and advisory committees	5,882	.88	6,392	.88	7,206	.88
Interest on time deposits (including savings deposits)	84,606	12.62	97,826	13.49	124,567	15.25
Interest and discount on borrowed money	169	.02	452	.06	1,325	.16
Taxes other than on net income	55,758	8.31	53,898	7.43	54,886	6.72
Recurring depreciation on banking house, furniture, and fixtures	23,789	3.55	24,497	3.38	23,468	2.88
Other current operating expenses	191,594	28.87	211,155	29.11	240,447	29.44
Total current operating expenses	670,628	100.00	725,248	100.00	816,688	100.00
Net earnings from current operations	391,135		481,015		532,534	
Recoveries and profits:						
Recoveries on securities	59,652	31.84	50,302	25.91	54,153	20.82
Profits on securities sold or redeemed	54,122	28.89	68,963	35.52	141,803	54.51
Recoveries on loans	52,900	28.24	50,348	25.94	37,392	14.37
All other	20,669	11.03	24,524	12.63	26,784	10.30
Total recoveries and profits	187,343	100.00	194,137	100.00	260,132	100.00
Losses and charge-offs:						
On securities	66,008	43.36	67,574	47.43	74,627	56.55
On loans	43,101	28.32	41,039	28.80	29,652	22.47
All other	43,106	28.32	33,859	23.77	27,968	20.98
Total losses and charge-offs	152,215	100.00	142,472	100.00	131,967	100.00
Profits before income taxes	426,263		532,680		660,699	
Taxes on net income:						
Federal	69,010		112,080		159,374	
State	6,796		8,756		11,192	
Total taxes on net income	75,806		120,836		170,566	
Net profits before dividends	350,457		411,844		490,133	
Dividends:						
On preferred stock	6,158		5,296		4,131	
On common stock:						
Cash dividends	125,357		139,012		151,525	
Stock dividends	41,378		33,900		77,308	
Total dividends	172,893		178,208		232,964	
Ratios to gross earnings:		Percent		Percent		Percent
Salaries, wages, and fees		29.64		27.97		27.57
Interest on time deposits		7.97		8.11		9.23
All other current expenses		25.55		24.04		23.73
Total current expenses		63.16		60.12		60.53
Total current earnings		36.84		39.88		39.47
Ratio of cash dividends to capital stock (par value)		8.72		9.30		9.63
Ratio of cash dividends to capital funds		3.41		3.51		3.48

¹ Number at end of period. Remaining figures include earnings, expenses, etc., of those banks which reported for the first half of the year only.² Figures for 1943 are averages of amounts reported for each call date in the year and the last call date in 1942; for 1944, figures are averages of amounts reported for Dec. 31, 1943, June 30 and Dec. 30, 1944; and for 1945, figures are averages of amounts reported for Dec. 30, 1944, and June 30 and Dec. 31, 1945.

TABLE NO. 16.—*Number of national banks, capital stock, capital funds, net profits, dividends and ratios, years ended Dec. 31, 1929-45*

[In thousands of dollars. Figures for previous years published in report for 1938, p. 115]

	Number of banks	Capital stock (par value) ¹			Capital funds ¹	Net profits before dividends	Dividends			Ratios				
		Preferred	Common	Total			On preferred stock	On common stock		Cash dividends on preferred stock to preferred capital	Cash dividends on common stock to common capital	Total cash dividends to capital funds	Net profits before dividends	
								Cash	Stock				To capital stock	To capital funds
										Percent	Percent	Percent	Percent	Percent
1929	7,408		1,650,574	1,650,574	3,754,398	291,944		226,662	21,235		13.73	6.04	17.69	7.78
1930	7,038		1,724,028	1,724,028	3,919,950	158,411		211,272	5,015		12.25	5.39	9.19	4.04
1931	6,373		1,680,780	1,680,780	3,753,412	² 54,550		193,196	827		11.49	5.15	² 3.25	² 1.45
1932	6,016		1,597,037	1,597,037	3,323,536	² 164,737		135,381			8.48	4.07	² 10.32	² 4.96
1933	² 5,159	92,469	1,507,834	1,600,303	2,981,678	² 286,116	558	71,106	560	.60	4.72	2.40	² 17.88	² 9.60
1934	² 5,467	349,470	1,359,573	1,709,043	2,982,008	² 153,451	10,103	80,915	1,207	2.89	5.95	3.05	² 8.98	² 5.15
1935	5,392	510,511	1,280,813	1,791,324	3,084,092	158,491	18,862	94,377	4,409	3.69	7.37	3.67	8.85	5.14
1936	5,331	447,501	1,259,027	1,706,528	3,143,029	313,826	18,166	101,850	16,019	4.06	8.09	3.82	18.39	9.98
1937	5,266	305,842	1,285,946	1,591,788	3,206,194	228,021	11,532	110,231	26,572	3.77	8.57	3.80	14.32	7.11
1938	5,230	267,495	1,310,243	1,577,738	3,281,819	198,649	9,378	113,347	19,795	3.51	8.65	3.74	12.59	6.05
1939	5,193	241,075	1,320,446	1,561,521	3,380,749	251,576	8,911	122,267	8,309	3.70	9.26	3.88	16.11	7.44
1940	5,150	204,244	1,328,071	1,532,315	3,463,862	241,465	8,175	125,174	12,009	4.00	9.43	3.85	15.76	6.97
1941	5,123	182,056	1,341,398	1,523,454	3,596,865	269,295	7,816	124,805	14,965	4.29	9.30	3.69	17.68	7.49
1942	5,087	156,739	1,354,384	1,511,123	3,684,882	243,343	6,683	121,177	8,944	4.26	8.95	3.47	16.10	6.60
1943	5,046	135,713	1,372,457	1,508,170	3,860,443	350,457	6,158	125,357	41,378	4.54	9.13	3.41	23.24	9.08
1944	5,031	110,597	1,440,519	1,551,116	4,114,972	411,844	5,296	139,012	33,900	4.79	9.65	3.51	26.55	10.01
1945	5,023	80,672	1,536,212	1,616,884	4,467,718	490,133	4,131	151,525	77,308	5.12	9.86	3.48	30.31	10.97

¹ Averages of amounts from reports of condition made in each year.

² Deficit.

³ Licensed banks, i.e., those operating on an unrestricted basis.

TABLE NO. 17.—National-bank investments in U. S. Government securities and other bonds and securities, loans and discounts (including overdrafts) and losses charged off on account of bonds and securities and loans and discounts, years ended Dec. 31, 1929–45

[In thousands of dollars. Figures for previous years published in report for 1938, p. 113]

	U. S. Gov- ernment securities ¹	Other bonds and securi- ties ¹	Total bonds and securi- ties ¹	Loans and discounts (including overdrafts) ¹	Losses charged off on bonds and secu- rities	Losses charged off on loans and dis- counts	Percentage of losses charged off—	
							On bonds and secu- rities to total bonds and secu- rities	On account loans and discounts to total loans and discounts
1929.....	2,845,261	3,906,407	6,751,668	15,020,482	63,390	93,720	0.94	0.62
1930.....	2,712,172	4,111,428	6,823,600	14,749,952	71,399	135,294	1.05	.92
1931.....	3,113,913	4,346,085	7,459,998	13,139,634	184,305	212,770	2.47	1.62
1932.....	3,488,174	3,868,027	7,356,201	10,496,358	184,797	261,567	2.51	2.49
1933.....	4,093,314	3,486,875	7,580,189	8,583,467	244,924	305,234	3.23	3.56
1934.....	5,866,033	3,419,850	9,285,883	7,767,047	206,740	290,189	2.23	3.85
1935.....	7,311,843	3,575,737	10,887,580	7,434,095	116,309	160,121	1.07	2.15
1936.....	8,182,752	3,899,553	12,082,305	7,744,609	91,764	154,614	.76	2.00
1937.....	8,235,714	3,942,442	12,228,156	8,593,056	92,343	71,844	.76	.84
1938.....	8,266,999	3,719,867	11,986,866	8,513,452	115,281	80,290	.96	.94
1939.....	8,774,784	3,775,196	12,549,980	8,667,826	109,378	67,171	.87	.77
1940.....	9,227,258	3,815,824	13,043,082	9,327,731	107,960	58,249	.83	.62
1941.....	10,637,077	3,888,710	14,525,787	10,919,954	92,134	61,989	.62	.48
1942.....	16,902,368	3,757,470	19,659,838	11,105,924	73,253	43,134	.37	.39
1943.....	30,976,030	3,479,455	34,455,485	10,074,947	66,008	43,101	.19	.43
1944.....	38,816,071	3,455,630	42,271,701	10,963,671	67,574	41,039	.16	.37
1945.....	47,400,652	3,817,294	51,217,946	12,611,659	74,627	29,652	.15	.24

¹ Averages of amounts from reports of condition made in each year.

TABLE NO. 18.—*Foreign branches of American national banks, Dec. 31, 1945***BANK OF AMERICA NATIONAL TRUST AND SAVINGS ASSOCIATION, SAN FRANCISCO, CALIF.:**

England:
London.

FIRST NATIONAL BANK OF BOSTON, MASS.:

Argentina:
Avellaneda.
Buenos Aires.
Buenos Aires (Alsina).
Buenos Aires (Constitucion).
Buenos Aires (Once).
Rosario.

Cuba:
Cienfuegos.
Habana.
Habana (Avenida de Italia).
Habana (Avenida Maximo Gomez).
Sancti Spiritus.
Santiago de Cuba.

CHASE NATIONAL BANK OF NEW YORK, N. Y.:

Canal Zone:
Balboa.
Cristobal.

Cuba:
Habana.

England:
London (Berkley Square).
London (Bush House, Aldwych).
London (Lombard).

Panama:
Colon.
Panama City.

Puerto Rico:
San Juan.

NATIONAL CITY BANK OF NEW YORK, N. Y.:

Argentina:
Buenos Aires.
Buenos Aires (Flores).
Buenos Aires (Plaza Once).
Rosario.

Brazil:
Pernambuco.
Rio de Janeiro.
Santos.
Sao Paulo.

Canal Zone:
Balboa.
Cristobal.

NATIONAL CITY BANK OF NEW YORK, N.Y.—Con

Chile:
Santiago.
Valparaiso.

China:
Shanghai.
Tientsin.

Columbia:
Barranquilla.
Bogota.
Medellin.

Cuba:
Caibarien.
Cardenas.
Habana.
Habana (Cuatro Caminos).
Habana (Galiano).
Habana (La Lonja).
Manzanillo.
Matanzas.
Santiago de Cuba.

England:
London.
London (West End).

Hong Kong:
British Crown Colony.

India:
Bombay.
Calcutta.

Mexico:
Mexico City.

Panama:
Panama City.

Peru:
Lima.

Philippine Islands:
Manila.

Puerto Rico:
Arecibo.
Bayamon.
Caguas.
Mayaguez.
Ponce.
San Juan.

Straits Settlements:
Singapore.

Uruguay:
Montevideo.

Venezuela:
Caracas.

NOTE.—Consolidated statement of the assets and liabilities of the above-named branches as of Dec. 31 1945, appears in the following table.

TABLE NO. 19.—Consolidated statement of assets and liabilities of foreign branches of national banks, Dec. 31, 1945

Number of branches.....	[In thousands of dollars]	66
ASSETS		
Loans and discounts, including overdrafts.....		192,475
Securities.....		140,952
Currency and coin.....		193,006
Balances with other banks and cash items in process of collection.....		204,288
Due from home office and branches.....		189,244
Real estate, furniture and fixtures.....		4,467
Customers' liability on account of acceptances.....		7,408
Other assets.....		15,452
Total assets.....		947,292
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations.....		564,328
Time deposits of individuals, partnerships, and corporations.....		108,351
Deposits of U. S. Government (including postal savings).....		51,222
State and municipal deposits.....		26,025
Deposits of banks.....		113,908
Other deposits (certified and cashiers' checks, etc.).....		21,724
Total deposits.....		885,558
Due to home office and branches.....		41,871
Bills payable and rediscounts.....		1,176
Acceptances executed by or for account of reporting branches and outstanding.....		8,060
Other liabilities.....		8,917
Total liabilities.....		945,582
CAPITAL ACCOUNTS		
Undivided profits, including reserve accounts.....		1,710
Total liabilities and capital accounts.....		947,292

NOTE.—For location of foreign branches see preceding table.

TABLE NO. 20.—*Assets and liabilities of banks in the District of Columbia, by classes, Dec. 31, 1945*

(In thousands of dollars)

	Total all banks	National banks	Non- national banks
Number of banks.....	21	9	12
ASSETS			
Loans and discounts:			
Commercial and industrial loans (including open-market paper).....	36, 227	25, 769	10, 458
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....			
Other loans to farmers.....	9	3	6
Consumer loans to individuals.....	27, 306	11, 468	15, 838
Loans to brokers and dealers in securities.....	1, 384	759	625
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities.....	12, 308	8, 718	3, 680
Real-estate loans:			
Secured by farm land (including improvements).....	33	15	18
Secured by residential properties (other than farm).....	30, 017	• 13, 891	16, 126
Secured by other properties.....	12, 994	3, 491	9, 503
All other loans.....	4, 879	3, 648	1, 231
Overdrafts.....	55	45	10
Total loans and discounts.....	125, 302	67, 807	57, 495
Securities:			
U. S. Government obligations, direct and guaranteed:			
Direct obligations:			
Treasury bills.....	60, 354	35, 318	25, 036
Treasury certificates of indebtedness.....	175, 320	127, 310	48, 010
Treasury notes.....	102, 455	69, 243	33, 212
United States savings bonds.....	2, 820	1, 254	1, 566
Other bonds maturing in 5 years or less.....	46, 890	21, 580	25, 310
Other bonds maturing in 5 to 10 years.....	256, 109	153, 391	102, 718
Other bonds maturing in 10 to 20 years.....	32, 735	11, 708	21, 027
Bonds maturing after 20 years.....	18, 538	3, 857	14, 681
Total.....	695, 221	423, 661	271, 560
Obligations guaranteed by U. S. Government.....	28		28
Total.....	695, 249	423, 661	271, 588
Obligations of States and political subdivisions.....	1, 619	994	625
Other bonds, notes, and debentures.....	20, 673	14, 940	5, 733
Corporate stocks, including stock of Federal Reserve bank.....	1, 562	614	948
Total securities.....	719, 103	440, 269	278, 894
Cash, balances with other banks, including reserve balances, and cash items in process of collection:			
Cash items in process of collection, including exchanges for clearing house.....	28, 464	20, 365	8, 099
Demand balances with banks in the United States (except private banks and American branches of foreign banks).....	55, 121	31, 476	23, 645
Other balances with banks in United States.....	36	2	34
Balances with banks in foreign countries.....	34	25	9
Currency and coin.....	20, 977	13, 733	7, 244
Reserve with Federal Reserve bank and approved reserve agencies.....	154, 642	92, 595	62, 047
Total cash, balances with other banks, etc.....	259, 274	158, 196	101, 078
Bank premises owned, furniture and fixtures.....	13, 868	6, 238	7, 630
Real estate owned other than bank premises.....	57		57
Investments and other assets indirectly representing bank premises or other real estate.....	1, 500		1, 500
Interest, commissions, rent, and other income earned or accrued but not collected.....	1, 067	391	676
Other assets.....	1, 070	555	515
Total assets.....	1, 121, 241	673, 396	447, 845

TABLE No. 20.—*Assets and liabilities of banks in the District of Columbia, by classes, Dec. 31, 1945—Continued*

[In thousands of dollars]

	Total all banks	National banks	Non- national banks
LIABILITIES			
Demand deposits:			
Individuals, partnerships, and corporations.....	614,069	384,938	229,131
U. S. Government:			
War loan and Series E bond accounts.....	169,321	101,775	67,546
Other accounts.....	11,361	6,342	5,019
States and political subdivisions.....	80	74	6
Banks in United States.....	47,459	45,201	2,258
Banks in foreign countries.....	2,589	2,568	21
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Fed- eral Reserve bank (transit account).....	11,791	9,100	2,691
Total demand deposits.....	856,670	549,998	306,672
Time deposits:			
Individuals, partnerships, and corporations.....	203,139	94,481	108,658
Postal savings.....	25	25	
Banks in United States.....	75	75	
Total time deposits.....	203,239	94,581	108,658
Total deposits.....	1,059,909	644,579	415,330
Bills payable, rediscounts, and other liabilities for borrowed money.....			
Interest, discount, rent, and other income collected but not earned.....	298	63	235
Interest, taxes, and other expenses accrued and unpaid.....	2,257	1,449	808
Other liabilities.....	1,019	722	297
Total liabilities.....	1,063,483	646,813	416,670
CAPITAL ACCOUNTS			
Capital stock (see memoranda below).....	18,400	8,550	9,850
Surplus.....	25,760	11,500	14,260
Undivided profits.....	11,470	5,629	5,841
Reserves.....	2,128	904	1,224
Total capital accounts.....	57,758	26,583	31,175
Total liabilities and capital accounts.....	1,121,241	673,396	447,845
MEMORANDA			
Par value of common capital stock.....	18,400	8,550	9,850
Pledged assets:			
U. S. Government obligations, direct and guaranteed, pledged to se- cure deposits and other liabilities.....	220,493	128,918	91,575
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	4,951	2,698	2,253
Total.....	225,444	131,616	93,828
Secured liabilities:			
Deposits secured by pledged assets pursuant to requirements of law....	195,112	115,071	80,041

TABLE NO. 21.—*Assets and liabilities of all banks in District of Columbia at date of each call during year ended Dec. 31, 1945*

[In thousands of dollars]

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	21 banks	21 banks	21 banks
ASSETS			
Loans and discounts.....	109, 158	124, 187	125, 247
Overdrafts.....	42	38	55
U. S. Government securities, direct obligations.....	555, 991	603, 624	695, 221
Obligations guaranteed by U. S. Government.....		98	28
Obligations of States and political subdivisions.....	1, 461	1, 494	1, 619
Other bonds, notes, and debentures.....	17, 302	18, 283	20, 673
Corporate stocks, including stock of Federal Reserve bank.....	1, 460	1, 462	1, 562
Reserve with Federal Reserve bank and approved reserve agencies.....	133, 189	154, 880	154, 642
Currency and coin.....	19, 230	16, 055	20, 977
Balances with other banks, and cash items in process of collection.....	72, 251	94, 082	83, 655
Bank premises owned, furniture and fixtures.....	14, 151	14, 036	13, 868
Real estate owned other than bank premises.....	130	115	57
Investments and other assets indirectly representing bank premises or other real estate.....	1, 550	1, 550	1, 500
Interest, commissions, rent, and other income earned or accrued but not collected.....	666	981	1, 067
Other assets.....	1, 232	1, 005	1, 070
Total assets.....	927, 813	1, 031, 890	1, 121, 241
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	556, 821	558, 123	614, 069
Time deposits of individuals, partnerships, and corporations.....	176, 230	185, 485	203, 139
Postal savings deposits.....	25	25	25
Deposits of U. S. Government.....	78, 625	173, 142	180, 682
Deposits of States and political subdivisions.....	70	58	80
Deposits of banks.....	47, 149	48, 349	50, 123
Other deposits (certified and cashiers' checks, etc.).....	11, 339	8, 845	11, 791
<i>Total deposits.....</i>	<i>870, 259</i>	<i>974, 087</i>	<i>1, 069, 909</i>
<i>Demand deposits.....</i>	<i>695, 929</i>	<i>788, 442</i>	<i>856, 670</i>
<i>Time deposits.....</i>	<i>176, 330</i>	<i>185, 645</i>	<i>203, 239</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	500		
Interest, discount, rent, and other income collected but not earned.....	302	268	298
Interest, taxes, and other expenses accrued and unpaid.....	1, 710	2, 025	2, 257
Other liabilities.....	1, 372	694	1, 019
Total liabilities.....	874, 143	977, 014	1, 063, 483
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	50		
Common stock.....	17, 550	17, 600	18, 400
<i>Total capital stock.....</i>	<i>17, 600</i>	<i>17, 600</i>	<i>18, 400</i>
Surplus.....	22, 980	23, 188	25, 760
Undivided profits.....	11, 339	12, 225	11, 470
Reserves and retirement account for preferred stock.....	1, 751	1, 863	2, 128
Total capital accounts.....	53, 670	54, 876	57, 758
Total liabilities and capital accounts.....	927, 813	1, 031, 890	1, 121, 241

TABLE NO. 22.—Assets and liabilities of nonnational banks in District of Columbia at date of each call during year ended Dec. 31, 1945
(In thousands of dollars)

	Mar. 20, 1945	June 30, 1945	Dec. 31, 1945
	12 banks	12 banks	12 banks
ASSETS			
Loans and discounts.....	54,464	58,950	57,485
Overdrafts.....	5	8	10
U. S. Government securities, direct obligations.....	214,249	238,293	271,560
Obligations guaranteed by U. S. Government.....		98	28
Obligations of States and political subdivisions.....	537	428	625
Other bonds, notes, and debentures.....	5,218	5,065	5,733
Corporate stocks, including stock of Federal Reserve bank.....	913	913	948
Reserve with Federal Reserve bank and approved reserve agencies.....	50,841	57,702	62,047
Currency and coin.....	8,379	6,070	7,244
Balances with other banks, and cash items in process of collection.....	28,564	45,134	31,787
Bank premises owned, furniture and fixtures.....	7,773	7,707	7,630
Real estate owned other than bank premises.....	57	57	57
Investments and other assets indirectly representing bank premises or other real estate.....	1,550	1,550	1,500
Interest, commissions, rent, and other income earned or accrued but not collected.....	410	597	676
Other assets.....	623	498	515
Total assets.....	373,583	423,070	447,845
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	211,860	215,514	229,131
Time deposits of individuals, partnerships, and corporations.....	95,150	100,300	108,658
Postal savings deposits.....			
Deposits of U. S. Government.....	30,226	72,107	72,565
Deposits of States and political subdivisions.....	6	7	6
Deposits of banks.....	1,939	1,847	2,279
Other deposits (certified and cashiers' checks, etc.).....	3,380	2,284	2,691
<i>Total deposits.....</i>	<i>342,561</i>	<i>392,059</i>	<i>415,390</i>
<i>Demand deposits.....</i>	<i>247,411</i>	<i>291,759</i>	<i>306,672</i>
<i>Time deposits.....</i>	<i>95,150</i>	<i>100,300</i>	<i>108,658</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	500		
Interest, discount, rent, and other income collected but not earned.....	260	222	235
Interest, taxes, and other expenses accrued and unpaid.....	820	822	808
Other liabilities.....	201	195	297
Total liabilities.....	344,342	393,298	416,670
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	50		
Common stock.....	9,750	9,800	9,850
<i>Total capital stock.....</i>	<i>9,800</i>	<i>9,800</i>	<i>9,850</i>
Surplus.....	13,180	13,213	14,260
Undivided profits.....	5,269	5,701	5,841
Reserves and retirement account for preferred stock.....	992	1,058	1,224
Total capital accounts.....	29,241	29,772	31,175
Total liabilities and capital accounts.....	373,583	423,070	447,845

TABLE No. 23.—*Earnings, expenses, and dividends of banks in the District of Columbia, years ended Dec. 31, 1945 and 1944*

(In thousands of dollars)

	Years ended Dec. 31—					
	Total		National banks		Nonnational banks	
	1945	1944	1945	1944	1945	1944
Number of banks ¹	21	21	9	9	12	12
Capital stock, capital notes and debentures ²	17,867	18,056	8,050	7,967	9,817	10,089
Capital funds ²	55,255	52,301	25,294	23,644	29,961	28,657
Earnings from current operations:						
Interest and dividends on:						
(1) U. S. Government obligations	7,950	7,072	4,661	4,173	3,289	2,899
(2) Other securities	499		201		298	
Interest and discount on loans	4,601	4,593	2,157	2,116	2,444	2,477
Service charges and other fees on banks' loans	40	41	22	22	18	19
Service charges on deposit accounts	1,287	1,276	573	585	714	691
Other service charges, commissions, fees, and collection and exchange charges	554	403	176	102	378	301
Trust department	1,217	1,080	337	310	880	770
Other current earnings	1,136	1,108	367	363	769	745
Total earnings from current operations	17,284	15,573	8,494	7,671	8,790	7,902
Current operating expenses:						
Salaries and wages:						
Officers	1,909	1,708	967	860	942	848
Employees other than officers	3,887	3,636	1,814	1,670	2,073	1,968
Number of officers ¹	300	285	144	136	156	149
Number of employees other than officers ¹	2,157	2,063	979	915	1,173	1,150
Fees paid to directors and members of executive, discount, and advisory committees	131	104	58	43	73	61
Interest on time deposits (including savings deposits)	1,373	1,148	589	490	784	658
Interest and discount on borrowed money	1	1			1	1
Taxes other than on net income	1,082	979	546	448	516	531
Recurring depreciation on banking house, furniture, and fixtures	392	395	154	152	238	243
Other current operating expenses	3,188	2,907	1,577	1,419	1,611	1,488
Total current operating expenses	11,943	10,878	5,705	5,082	6,238	5,796
Net earnings from current operations	5,341	4,695	2,789	2,589	2,552	2,106
Recoveries and profits:						
Recoveries on securities	278	459	173	250	105	209
Profits on securities sold or redeemed	1,400	809	919	409	481	400
Recoveries on loans	500	434	112	141	188	293
All other	966	141	45	23	921	118
Total recoveries and profits	2,944	1,843	1,249	823	1,695	1,020
Losses and charge-offs:						
On securities	299	639	182	231	117	408
On loans	195	600	66	110	129	490
All other	435	314	253	116	182	198
Total losses and charge-offs	929	1,553	501	457	428	1,096
Profits before income taxes	7,356	4,985	3,537	2,955	3,819	2,030
Taxes on net income: Federal	1,871	1,412	1,138	868	733	544
Net profits before interest and dividends	5,485	3,573	2,399	2,087	3,086	1,486
Interest and dividends:						
On capital notes and debentures		6				6
On preferred stock	1	16		12	1	4
On common stock:						
Cash dividends	1,610	1,557	762	752	848	805
Stock dividends	350	50	250		100	50
Total interest and dividends	1,961	1,629	1,012	764	949	865
Ratios to gross earnings:	Percent	Percent	Percent	Percent	Percent	Percent
Salaries, wages, and fees	34.29	34.98	33.42	33.54	35.13	36.38
Interest on time deposits	7.95	7.37	6.93	6.39	8.92	8.33
All other current expenses	26.86	27.50	26.81	26.32	26.92	28.64
Total current expenses	69.10	69.85	67.16	66.25	70.97	73.35
Net current earnings	30.90	30.15	32.84	33.75	29.03	26.65
Ratio of interest and cash dividends to capital stock, capital notes and debentures	9.02	8.75	9.47	9.59	8.65	8.08
Ratio of interest and cash dividends to capital funds	2.92	3.02	3.01	3.23	2.83	2.84

¹ Number at end of period. Remaining figures include earnings, expenses, etc., of those banks which reported for the first half of the year only.

² Figures are averages of amounts reported for the June and December call dates in the current year and the December call date in the previous year.

TABLE NO. 24.—*Number of banks, capital stock, capital funds, net profits, interest and dividends, and ratios, all banks in the District of Columbia, years ended Dec. 31, 1929-45*

[In thousands of dollars. Figures for previous years published in report for 1940, p. 200]

	Number of banks	Capital ¹				Capital funds (1)	Net profits before dividends	Interest and dividends				Ratios					
		Capital notes and debentures	Preferred stock (par value)	Common stock (par value)	Total			On capital notes and debentures	On preferred stock	On common stock		Interest on capital notes and debentures to capital notes and debentures	Cash dividends on preferred stock to preferred capital	Cash dividends on common stock to common capital	Total interest and cash dividends to capital funds	Net profits before dividends	
										Cash	Stock					To capital	To capital funds
1929	41			24,868	24,868	52,733	4,374			2,797	40			11.25	5.30	17.59	8.29
1930	39			24,008	24,008	52,638	2,983			2,755				11.48	5.23	12.43	5.67
1931	39			23,328	23,328	52,066	1,514			2,648				11.35	5.09	6.49	2.91
1932	34			23,072	23,072	50,062	¹ 1,218			2,278				9.87	4.55	² 5.28	² 2.43
1933	21	300		19,216	19,516	41,119	² 2,186			1,006				5.24	2.45	² 11.20	² 5.32
1934	22	1,340	1,575	18,345	21,260	39,849	¹ 416	31	34	901		2.31	2.16	4.91	2.42	² 1.96	² 1.04
1935	22	1,790	1,650	18,235	21,675	40,843	2,501	77	68	996		4.30	4.12	5.46	2.79	11.54	6.12
1936	22	1,536	1,650	18,243	21,429	42,263	3,744	58	68	1,083		3.78	4.12	5.94	2.86	17.47	8.86
1937	22	1,419	1,554	18,250	21,223	44,365	2,966	47	59	1,194		3.31	3.80	6.54	2.93	13.98	6.69
1938	22	1,303	1,355	18,060	20,718	45,481	2,480	41	50	1,248	50	3.15	3.69	6.91	2.94	11.97	5.45
1939	22	1,295	1,208	17,300	19,803	46,966	3,455	40	47	1,379		3.09	3.89	7.97	3.12	17.45	7.36
1940	22	999	1,288	17,338	19,625	48,191	2,986	28	56	1,416		2.80	4.35	8.17	3.11	15.22	6.20
1941	22	604	1,130	17,490	19,224	49,499	3,283	24	42	1,442	300	3.97	3.72	8.24	3.05	17.08	6.63
1942	22	454	969	17,669	19,092	50,425	2,436	11	38	1,439	25	2.42	2.39	8.14	2.95	12.76	4.83
1943	22	400	794	17,768	18,962	51,447	2,468	17	31	1,432	125	4.25	3.90	8.06	2.88	13.02	4.80
1944	21	123	317	17,616	18,056	52,301	3,573	6	16	1,557	50	4.88	5.05	8.84	3.02	19.79	6.83
1945	21	34	17,833	17,867	55,255	5,485		1	1,610	350		2.94	9.03	2.92	30.70	9.93	

¹ Averages of amounts from reports of condition made in each year.² Deficit.

TABLE NO. 25.—*Loans and securities and losses charged off on loans and securities by all banks in the District of Columbia, years ended Dec. 31, 1929-45*

[In thousands of dollars. Figures for previous years published in report for 1940, p. 202]

	Loans and discounts (including overdrafts) †	U. S. Government securities †	Other bonds and securities †	Total bonds and securities †	Total loans and securities †	Losses charged off on loans and discounts	Losses charged off on securities	Percentage of losses charged off—		
								On loans and discounts to total loans and discounts	On securities to total securities	On loans and securities to total loans and securities
1929.....	193,502	26,606	34,844	61,450	254,952	663	149	0.34	0.24	0.32
1930.....	177,620	33,019	35,487	68,506	246,126	756	233	.43	.34	.40
1931.....	159,495	46,367	44,657	91,024	250,519	1,338	1,120	.84	1.23	.98
1932.....	137,691	57,981	43,299	101,280	238,971	1,209	1,178	.88	1.16	1.00
1933.....	100,653	65,385	31,668	97,053	197,706	2,255	2,145	2.24	2.21	2.23
1934.....	88,108	77,442	27,756	105,198	193,306	2,847	930	3.23	.88	1.95
1935.....	84,381	88,389	27,618	116,007	200,388	1,142	496	1.35	.43	.82
1936.....	89,801	96,882	27,823	124,705	214,506	946	845	1.05	.68	.83
1937.....	99,976	113,687	26,433	140,120	240,096	347	811	.35	.58	.48
1938.....	100,398	111,677	23,565	135,242	235,640	416	892	.41	.66	.56
1939.....	105,291	110,696	23,377	134,073	239,364	257	1,045	.24	.78	.54
1940.....	119,322	110,616	24,518	135,134	254,456	371	732	.31	.54	.43
1941.....	137,280	122,609	23,367	145,976	283,256	267	827	.19	.57	.39
1942.....	134,961	180,682	23,133	203,815	338,776	225	466	.17	.23	.20
1943.....	110,148	373,962	19,638	393,600	503,748	237	770	.22	.20	.20
1944.....	109,831	468,906	18,848	487,754	597,585	600	639	.55	.13	.21
1945.....	120,002	609,883	21,464	631,347	751,349	195	299	.16	.05	.07

† Averages of amounts from reports of condition made in each year.

TABLE NO. 26.—Summary of assets and liabilities Dec. 31, 1945, and receipts and disbursements in year ended Dec. 31, 1945, of the 26 building and loan associations in the District of Columbia

[In thousands of dollars]

Assets	Amount	Liabilities	Amount
Real estate loans	170,868	Investment shares, unpledged	183,514
Stock loans	141	Mortgage pledged shares	433
Federal Home Loan Bank stock	1,393	Incomplete loans	4,314
Other securities	39,697	Bills payable	5,593
Cash and bank balances	5,263	Other liabilities	433
Real estate sold on contract	51	Total liabilities	194,287
Office building, furniture and fixtures	548		
Other real estate owned	58		
Interest accrued, not collected	40		
Other assets	373		
		CAPITAL ACCOUNTS	
		Surplus fund	14,769
		Net undivided profits	3,357
		Reserves	6,019
		Total capital accounts	24,145
Total assets	218,432	Total liabilities and capital accounts	218,432

RECEIPTS AND DISBURSEMENTS IN YEAR ENDED DEC. 31, 1945

Receipts	Amount	Disbursements	Amount
CAPITAL RECEIPTS		CAPITAL DISBURSEMENTS	
Real estate loans	50,369	Real estate loans	66,177
Stock loans	159	Stock loans	147
Bonds, securities, etc.	13,754	Bonds, securities, etc.	24,577
Investment shares, unpledged	39,723	Investment shares, unpledged	20,871
Mortgage pledged shares	1,192	Mortgage pledged shares	1,376
Incomplete loans	10,947	Incomplete loans	8,028
Bills payable	7,322	Bills payable	4,905
Interest accrued, not collected	3,751	Interest accrued, not collected	3,730
Other receipts	4,899	Other disbursements	5,176
Total capital receipts	132,116	Total capital disbursements	134,987
EARNINGS		EXPENSES	
Interest on loans	8,147	Salaries and fees paid officers and directors	541
Commission on loans	14	Salaries paid employees	340
Premium on loans	2	Taxes and insurance	231
Fees and fines	29	Rent paid	30
Commission on insurance	59	Interest on borrowed money	24
Rent received	48	Dividends	5,358
Profit on sale of assets	326	Losses and depreciation charged off	115
Recoveries on charged off assets	3	Other expenses	397
Other earnings	622	Total expenses	7,036
Total earnings	9,250	Cash and bank balances at end of period	5,263
Cash and bank balances at beginning of period	5,920	Grand total	147,286
Grand total	147,286		

NOTE—Number of borrowing members, 38,330; nonborrowing, 121,035.

Number of associations members of Federal Home Loan Bank System, 20.

Number of associations with shares insured by the Federal Savings and Loan Insurance Corporation, 7.

TABLE No. 27.—*Summary of assets and liabilities Dec. 31, 1945, and receipts and disbursements in year ended Dec. 31, 1945, of the 23 District of Columbia credit unions*

Assets	Amount	Liabilities	Amount
Loans	689,076	Shares paid in	1,874,861
Building association investments	410,615	Surplus fund	50,588
Other investments	703,171	Net undivided profits	74,747
Deposits in banks	230,463	Reserve fund for bad debts	131,696
Cash on hand	105,001	Bills payable	12,789
Furniture and fixtures	5,874	Other liabilities	1,175
Other assets	1,656		
Total assets	2,145,856	Total liabilities	2,145,856

RECEIPTS AND DISBURSEMENTS IN YEAR ENDED DEC. 31, 1945

Receipts	Amount	Disbursements	Amount
CAPITAL RECEIPTS		CAPITAL DISBURSEMENTS	
Loans repaid	1,129,066	Loans made	1,107,907
Payments on shares	687,385	Shares withdrawn	654,495
Building association shares redeemed	38,728	Building association shares purchased	25,937
Other investments sold	34,380	Other investments purchased	60,812
Bills payable	45,401	Bills payable	43,792
Entrance fees	712	Loans charged against reserve fund	8,064
Fines	745	Other disbursements	9,542
Recoveries on loans to reserve fund	11,637		
Depreciation on furniture and fixtures	1,180		
Other receipts	8,400		
Total capital receipts	1,957,634	Total capital disbursements	1,910,549
EARNINGS		EXPENSES	
Interest on loans	64,540	Salaries	42,163
Building association dividends	18,688	General expenses	17,065
Other income	25,874	Interest on borrowed money	590
		Dividends	40,784
		Depreciation on furniture and fixtures	1,181
Total earnings	109,102	Total expenses	101,783
Transferred to reserve fund for bad debts	11,560	Transferred to reserve fund for bad debts	11,560
Transferred to surplus	3,140	Transferred to surplus	3,140
Cash on hand at beginning of period	65,970	Cash on hand at end of period	105,001
Deposits in banks at beginning of period	215,090	Deposits in banks at end of period	230,463
Grand total	2,362,496	Grand total	2,362,496

NOTE.—Number of borrowing members, 4,988; nonborrowing, 11,704.

TABLE NO. 28.—*Assets and liabilities of all active banks in the United States and possessions, by classes, Dec. 31, 1945¹*

[In thousands of dollars]

	Total all banks	National banks	All banks other than national	Banks other than national		
				State commercial ²	Mutual savings	Private
Number of banks.....	14, 598	5, 023	9, 575	9, 003	534	38
ASSETS						
Loans and discounts:						
Commercial and industrial loans (including open-market paper).....	9, 599, 625	5, 681, 782	3, 917, 843	3, 880, 294	121	37, 428
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	308, 461	193, 275	115, 186	115, 186		
Other loans to farmers.....	1, 052, 836	513, 912	538, 924	538, 408	241	275
Consumer loans to individuals.....	2, 418, 818	1, 096, 453	1, 322, 365	1, 319, 837	927	1, 601
Loans to brokers and dealers in securities.....	3, 178, 024	1, 424, 389	1, 753, 635	1, 745, 301		8, 334
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities.....	3, 649, 325	1, 994, 110	1, 655, 215	1, 644, 607	405	10, 203
Real estate loans:						
Secured by farm land (including improvements).....	528, 879	193, 249	335, 630	327, 272	7, 963	395
Secured by residential properties (other than farm).....	7, 559, 688	1, 623, 561	5, 936, 127	1, 769, 758	4, 164, 773	1, 596
Secured by other properties.....	891, 305	389, 662	501, 643	466, 730	34, 807	106
Loans to banks.....	48, 904	26, 536	22, 368	22, 368		
All other loans, including overdrafts.....	1, 231, 002	811, 113	419, 889	354, 955	62, 507	2, 427
Total loans and discounts.....	30, 466, 867	13, 948, 042	16, 518, 825	12, 184, 716	4, 271, 744	62, 365
Securities:						
U. S. Government:						
Direct obligations.....	101, 879, 165	51, 459, 960	50, 419, 205	39, 676, 505	10, 659, 436	83, 264
Guaranteed obligations.....	24, 908	7, 746	17, 162	14, 405	2, 757	
Obligations of States and political subdivisions.....	4, 083, 267	2, 341, 725	1, 741, 542	1, 602, 119	93, 087	46, 336
Other bonds, notes, and debentures.....	3, 990, 467	1, 656, 865	2, 333, 602	1, 339, 899	984, 469	9, 234
Corporate stocks, including stocks of Federal Reserve banks.....	537, 926	145, 313	392, 613	221, 649	165, 679	5, 285
Total securities.....	110, 515, 733	55, 611, 609	54, 904, 124	42, 854, 577	11, 905, 428	144, 119
Currency and coin.....	2, 025, 088	1, 008, 644	1, 016, 444	919, 250	94, 757	2, 437
Balances with other banks, including reserve balances and cash items in process of collection.....	33, 589, 693	19, 170, 145	14, 419, 548	13, 853, 438	513, 016	53, 094
Bank premises owned, furniture and fixtures.....	1, 020, 023	495, 105	524, 918	429, 571	94, 860	487
Real estate owned other than bank premises.....	72, 930	10, 068	62, 862	27, 749	34, 711	402
Investments and other assets indirectly representing bank premises or other real estate.....	77, 244	46, 384	30, 860	24, 048	6, 786	26
Customers' liability on acceptances outstanding.....	75, 856	41, 943	33, 913	25, 113		8, 800
Interest, commissions, rent, and other income earned or accrued but not collected.....	295, 803	147, 946	147, 857	108, 177	39, 150	530
Other assets.....	211, 838	55, 870	155, 968	128, 569	26, 690	709
Total assets.....	178, 351, 075	90, 535, 756	87, 815, 319	70, 555, 208	16, 987, 142	272, 969

LIABILITIES						
Demand deposits:						
Individuals, partnerships, and corporations	73,932,416	40,970,935	32,961,481	32,801,805	8,760	150,916
U. S. Government	24,675,269	14,084,930	10,590,339	10,588,816	1,176	347
States and political subdivisions	5,225,637	3,182,679	2,042,958	2,040,628	524	1,806
Banks in the United States	12,692,205	8,586,132	4,106,073	4,087,278	54	18,741
Banks in foreign countries	1,295,224	603,325	691,899	650,988		40,911
Certified and cashiers' checks, etc.	2,616,254	1,430,311	1,185,943	1,181,501	1,287	3,155
Total demand deposits	120,437,005	68,858,312	51,578,693	51,351,016	11,801	215,876
Time deposits:						
Individuals, partnerships, and corporations	45,291,845	15,960,051	29,331,794	13,968,876	15,340,876	22,042
U. S. Government	98,277	75,244	23,033	23,033		
Postal savings	5,650	2,979	2,671	2,671		
States and political subdivisions	595,098	305,032	290,066	288,412	1,518	136
Banks in the United States	84,609	35,527	49,082	48,692	345	45
Banks in foreign countries	17,609	5,802	11,807	11,807		
Total time deposits	46,093,088	16,384,635	29,708,453	14,343,491	15,342,739	22,223
Total deposits	166,530,093	85,242,947	81,287,146	65,694,507	15,354,540	238,099
Bills payable, rediscounts, and other liabilities for borrowed money	227,150	77,969	149,181	139,909	6,750	2,522
Mortgages or other liens on bank premises and on other real estate	558	89	469	258	95	116
Acceptances executed by or for account of reporting banks and outstanding	86,635	47,943	38,692	29,586		9,106
Interest, discount, rent, and other income collected but not earned	59,299	31,484	27,815	27,354	430	31
Interest, taxes, and other expenses accrued and unpaid	383,183	209,956	173,227	163,317	9,661	249
Other liabilities	452,546	269,631	182,915	156,893	25,826	196
Total liabilities	167,739,464	85,880,019	81,859,445	66,211,824	15,397,302	250,319
CAPITAL ACCOUNTS						
Capital notes and debentures	72,080		72,080	67,158	4,922	
Preferred stock	163,340	70,394	92,946	92,946		
Common stock	2,951,948	1,588,445	1,363,503	1,357,590		5,913
Surplus	5,004,281	2,011,403	2,992,878	1,882,781	1,097,226	12,871
Undivided profits	1,781,100	688,986	1,092,114	653,800	437,835	479
Reserves and retirement account for preferred stock and capital notes and debentures	638,862	296,509	342,353	299,109	49,857	3,387
Total capital accounts	10,611,611	4,655,737	5,955,874	4,343,384	1,589,840	22,650
Total liabilities and capital accounts	178,351,075	90,535,756	87,815,319	70,555,208	16,987,142	272,969

¹ Excludes banks in the Philippines.² Includes trust companies and stock savings banks.

TABLE NO. 29.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1945 (includes National, State commercial, savings and private banks)¹

ASSETS
(In thousands of dollars)

Location	Population (approximate) ²	Number of banks	Loans and discounts, including overdrafts	U. S. Government securities, direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Income earned or accrued but not collected	Other assets	Total assets
Maine.....	797,819	96	95,651	493,871	60	7,019	43,658	6,444	14,463	93,419	3,705	1,510	482		417	434	761,133
New Hampshire.....	459,662	107	100,014	317,810	68	13,734	34,905	19,962	6,662	55,919	3,384	1,631	62		11	249	554,411
Vermont.....	322,594	80	105,976	167,039	220	5,073	17,247	2,400	4,901	36,313	2,958	460	1,627		241	415	344,870
Massachusetts.....	4,184,945	377	1,749,162	4,949,493	293	36,925	306,017	67,540	97,345	912,286	51,038	7,086	1,206	7,060	9,316	15,826	8,210,593
Rhode Island.....	773,113	34	151,243	724,174	35	3,841	60,557	31,209	23,465	107,589	10,701	436	1,950	677	1,984	433	1,118,294
Connecticut.....	1,786,253	197	476,998	1,824,870	1,002	43,250	122,797	39,348	45,758	334,259	23,453	3,017	18	1	1,322	14,194	2,930,287
Total New England States.....	8,324,386	891	2,670,044	8,477,257	1,678	109,842	585,181	166,903	192,594	1,539,785	95,239	14,140	5,345	7,738	13,291	31,551	13,919,588
New York.....	12,700,049	821	11,097,253	28,078,567	6,279	799,427	842,580	153,787	267,012	7,672,493	288,752	24,900	9,842	44,845	121,320	32,272	49,439,329
New Jersey.....	4,189,997	376	710,992	3,370,083	1,637	158,512	202,287	18,125	83,049	725,466	51,813	2,744	2,143	333	11,139	4,495	5,342,818
Pennsylvania.....	9,296,247	1,034	1,487,954	7,251,482	1,861	228,128	817,694	62,500	178,235	2,031,938	111,782	13,918	8,592	6,917	20,540	16,825	12,238,666
Delaware.....	285,311	42	73,264	347,217	55	12,363	66,316	3,358	6,913	93,304	3,051	346	682	425	579	230	608,103
Maryland.....	2,139,186	180	301,438	1,446,887	343	12,091	59,948	4,077	30,082	355,948	13,617	4,309	60	530	2,865	3,949	2,236,134
District of Columbia.....	931,184	21	125,302	695,221	28	1,619	20,673	1,562	20,977	238,297	13,868	57	1,500		1,067	1,070	1,121,241
Total Eastern States.....	29,541,974	2,474	13,796,203	41,189,457	10,203	1,212,140	2,009,498	243,709	586,268	11,117,446	482,883	46,274	22,809	53,050	157,510	58,841	70,986,291
Virginia.....	3,116,122	314	347,304	1,065,714	333	34,814	29,558	2,637	38,043	433,973	16,013	408	831	2	1,809	2,433	1,973,872
West Virginia.....	1,825,106	179	118,597	548,975	275	14,339	1,625	21,729	225,699	7,131	297	707			434	1,385	956,498
North Carolina.....	3,553,335	229	295,560	1,013,187	348	65,317	22,204	2,140	41,469	455,411	8,784	81	2	666	3,687	4,344	1,913,200
South Carolina.....	1,933,579	145	85,200	335,220	150	19,296	5,271	778	18,007	198,033	2,437	179		71	354	862	665,878
Georgia.....	3,240,865	306	407,986	957,023	65	33,994	14,518	2,141	29,933	478,396	12,298	805	13	144	2,451	3,611	1,943,378
Florida.....	2,379,802	175	218,939	1,006,129	68	62,919	15,939	1,678	37,885	530,639	12,517	309	261	21	2,627	1,743	1,891,674
Alabama.....	2,548,864	216	204,582	690,166	402	70,150	13,400	1,529	27,721	360,725	7,578	278	863	734	1,503	2,240	1,891,674
Mississippi.....	2,187,444	202	135,169	341,393	95	83,602	2,635	478	18,805	238,782	4,055	211		31	174	754	826,184
Louisiana.....	2,548,864	151	236,054	802,251	437	105,125	9,029	2,256	28,326	501,178	10,912	265	2,603	3,956	2,250	1,663	1,706,305
Texas.....	6,912,803	843	1,188,410	2,744,353	202	136,586	22,300	7,736	76,613	1,939,965	38,295	1,014	4,304	635	2,646	1,730	6,164,789
Arkansas.....	1,785,890	215	102,261	388,415	116	33,908	9,104	657	13,511	253,603	2,879	129	30		312	562	805,487
Kentucky.....	2,644,177	390	257,856	911,433	141	25,717	28,536	1,678	26,953	420,834	7,275	111			1,583	3,218	1,685,335
Tennessee.....	2,885,416	293	388,207	969,369	210	101,998	22,288	4,288	32,430	518,974	13,530	781	66	28	2,301	1,356	2,055,826
Total Southern States.....	37,846,467	3,658	3,986,125	11,773,628	2,842	788,731	209,121	29,621	411,425	6,556,212	143,724	4,868	9,680	6,288	22,131	25,901	23,970,297

Ohio.....	6, 873, 012	680	1, 292, 405	4, 554, 102	1, 054	213, 211	176, 439	9, 704	124, 678	1, 386, 205	48, 812	520	1, 557	288	11, 304	5, 338	7, 825, 542
Indiana.....	3, 437, 887	495	356, 348	1, 815, 543	546	74, 126	60, 993	2, 313	56, 999	679, 673	15, 543	97	363	56	2, 807	1, 984	3, 067, 391
Illinois.....	7, 770, 813	851	1, 841, 286	7, 297, 526	372	328, 370	303, 454	17, 238	112, 407	2, 599, 544	36, 392	233	1, 027	3, 575	5, 499	1, 845	12, 569, 660
Michigan.....	5, 458, 506	432	634, 305	3, 251, 598	906	143, 237	114, 727	5, 184	78, 735	891, 947	23, 942	123	516	8	2, 391	3, 832	5, 157, 012
Wisconsin.....	2, 991, 730	559	345, 238	1, 887, 202	204	64, 803	80, 999	2, 380	37, 020	571, 898	15, 710	125	815	38	8, 935	3, 136	3, 013, 259
Minnesota.....	2, 521, 999	679	463, 304	1, 793, 313	298	59, 035	65, 506	2, 595	26, 180	644, 825	9, 011	67	4, 898	146	5, 187	2, 136	3, 076, 501
Iowa.....	2, 281, 825	646	352, 773	1, 231, 813	451	84, 135	25, 033	1, 308	30, 297	508, 438	7, 325	211	2, 440	1	8, 222	979	2, 226, 026
Missouri.....	3, 608, 621	592	769, 054	2, 303, 440	1, 233	105, 803	65, 008	30, 460	42, 201	1, 111, 255	14, 506	3, 688	428	878	4, 761	4, 068	4, 456, 783
Total Middle Western States.....	34, 944, 393	4, 934	6, 034, 713	24, 134, 597	5, 064	1, 072, 720	892, 159	71, 182	508, 517	8, 393, 785	171, 241	5, 064	12, 044	4, 915	58, 492	27, 681	41, 392, 174
North Dakota.....	540, 878	151	34, 398	345, 420	68	9, 300	2, 584	511	5, 095	111, 573	1, 532	27	-----	-----	574	118	511, 900
South Dakota.....	561, 599	166	51, 359	237, 367	199	11, 923	2, 537	276	4, 728	105, 949	2, 000	11	-----	4	520	217	417, 130
Nebraska.....	1, 220, 245	410	161, 410	745, 750	177	36, 609	16, 028	959	10, 155	372, 735	4, 960	11	-----	15	1, 288	417	1, 350, 512
Kansas.....	1, 763, 580	615	173, 756	899, 282	480	33, 233	14, 192	1, 166	15, 090	497, 377	5, 943	38	543	-----	769	933	1, 642, 802
Montana.....	477, 471	111	40, 814	322, 991	88	5, 954	3, 731	409	6, 035	137, 554	2, 145	9	-----	-----	728	141	520, 596
Wyoming.....	258, 475	56	27, 259	112, 906	69	2, 846	2, 360	188	3, 861	71, 694	1, 071	27	-----	-----	68	43	222, 392
Colorado.....	1, 153, 358	139	131, 350	634, 779	84	13, 407	17, 066	939	12, 420	334, 615	2, 886	64	-----	1	1, 117	824	1, 149, 557
New Mexico.....	535, 041	41	39, 980	132, 726	-----	5, 846	2, 171	191	5, 423	91, 929	790	125	-----	-----	24	17	779, 222
Oklahoma.....	2, 075, 655	380	203, 695	767, 069	92	68, 031	8, 776	1, 453	15, 444	478, 659	6, 949	20	1, 375	79	1, 052	579	1, 553, 273
Total Western States.....	8, 586, 602	2, 069	864, 021	4, 198, 290	1, 257	187, 149	69, 443	6, 092	78, 251	2, 202, 085	28, 276	332	1, 923	99	6, 140	3, 329	7, 646, 687
Washington.....	2, 066, 305	124	363, 349	1, 429, 679	107	96, 848	28, 908	2, 011	31, 181	469, 397	8, 627	31	55	136	4, 160	355	2, 434, 844
Oregon.....	1, 220, 681	73	181, 073	910, 490	7	75, 594	12, 343	1, 001	16, 297	277, 191	6, 817	18	19	-----	3, 670	1, 172	1, 485, 692
California.....	8, 793, 489	208	2, 212, 397	8, 257, 237	3, 139	488, 782	168, 149	15, 342	116, 741	2, 551, 147	70, 872	1, 556	24, 131	3, 570	27, 525	10, 841	13, 951, 429
Idaho.....	534, 399	46	50, 356	262, 980	310	6, 486	1, 311	280	5, 784	99, 102	1, 510	4	-----	-----	46	211	428, 380
Utah.....	610, 221	57	92, 424	332, 550	168	14, 298	1, 590	495	6, 128	134, 444	2, 036	20	1, 000	-----	42	281	585, 470
Nevada.....	157, 277	8	21, 458	102, 413	4	6, 251	454	121	3, 121	28, 365	878	5	-----	-----	517	154	163, 741
Arizona.....	641, 806	11	67, 182	211, 503	28	3, 673	1, 717	227	7, 823	87, 512	1, 383	-----	171	-----	893	377	382, 489
Total Pacific States.....	14, 024, 178	527	2, 988, 239	11, 506, 852	3, 763	691, 932	214, 472	19, 477	187, 075	3, 647, 158	92, 123	1, 634	25, 376	-----	36, 853	13, 391	19, 432, 051
Total United States (exclusive of possessions).....	133, 268, 000	14, 553	30, 348, 345	101, 280, 081	24, 807	4, 062, 514	3, 979, 874	536, 984	1, 964, 130	33, 456, 471	1, 013, 486	72, 312	77, 177	75, 796	294, 417	160, 694	177, 347, 088
Alaska.....	81, 350	17	7, 397	30, 464	-----	213	1, 548	52	4, 464	13, 461	379	35	1	-----	238	-----	58, 252
Canal Zone (Panama).....	59, 408	2	2, 166	1, 735	-----	-----	-----	-----	2, 871	935	54	-----	-----	-----	10	29, 017	36, 788
Guam.....	[^a]	1	18	3, 650	-----	-----	-----	-----	336	882	-----	-----	-----	-----	19	268	5, 173
The Territory of Hawaii.....	457, 213	9	51, 327	383, 119	101	10, 398	5, 467	890	23, 965	92, 473	3, 869	477	-----	53	739	318	573, 196
Puerto Rico.....	2, 069, 244	14	57, 027	176, 243	-----	10, 142	3, 540	-----	28, 985	24, 517	2, 226	106	66	-----	593	21, 300	324, 745
American Samoa.....	14, 669	1	3	1, 127	-----	-----	5	-----	79	426	-----	-----	-----	-----	6	-----	1, 646
Virgin Islands of the United States.....	26, 653	1	584	2, 746	-----	-----	33	-----	258	528	9	-----	-----	7	19	3	4, 187
Total possessions ^b	2, 708, 537	45	118, 522	599, 084	101	20, 753	10, 593	942	60, 958	133, 222	6, 537	618	67	60	1, 386	51, 144	1, 003, 987
Total United States and possessions.....	135, 976, 537	14, 598	30, 466, 867	101, 879, 165	24, 908	4, 083, 267	3, 990, 467	537, 926	2, 025, 088	33, 589, 693	1, 020, 023	72, 930	77, 244	75, 856	295, 803	211, 838	178, 351, 075

^a Includes also loan and trust companies and stock savings banks, but excludes private banks which do not report to State banking departments.

^b Civilian population only. Excludes approximately 7,000,000 persons estimated to be in the armed forces as of Dec. 31, 1945.

^c Not available.

^d Excludes figures for the Philippines.

TABLE NO. 29.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1945 (includes National, State commercial, savings, and private banks)—Continued

LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and on other real estate	Acceptances executed by or for account of reporting banks and outstanding	Income collected but not earned	Expenses accrued and unpaid	Other liabilities	Capital stock ¹	Surplus	Undivided profits	Reserves and retirement account for preferred stock and capital notes and debentures
Maine.....	299,925	394,496	694,421	1,450			109	829	710	15,416	26,435	19,030	2,733
New Hampshire.....	164,834	336,909	501,743	75			19	190	168	6,752	28,519	12,938	4,007
Vermont.....	109,922	202,689	312,611	175			194	402	433	14,633	6,391	6,072	3,959
Massachusetts.....	3,930,769	3,584,154	7,514,923	585		7,974	2,781	17,651	12,824	109,645	316,893	193,733	33,584
Rhode Island.....	500,247	518,103	1,018,350			707	483	6,156	1,578	24,772	57,285	8,669	294
Connecticut.....	1,167,321	1,503,488	2,670,809	7,438	89	1	464	6,039	2,493	43,485	119,979	72,575	6,915
Total New England States.....	6,173,018	6,539,839	12,712,857	9,723	89	8,682	4,050	31,267	18,206	214,703	555,502	313,017	51,492
New York.....	33,557,436	11,701,290	45,258,726	202,512	113	51,859	12,368	142,622	297,055	806,863	1,917,925	593,996	155,290
New Jersey.....	2,818,043	2,178,954	4,996,997	1,050		333	2,219	9,113	4,965	118,484	147,620	36,404	25,633
Pennsylvania.....	7,615,098	3,505,454	11,120,552	233	123	7,627	3,534	27,588	12,143	279,588	600,376	127,254	59,378
Delaware.....	413,262	137,433	550,695	250		425	165	1,084	470	11,654	26,838	7,189	9,333
Maryland.....	1,340,715	746,565	2,087,280			530	575	3,766	2,406	33,641	66,317	33,857	7,762
District of Columbia.....	856,670	203,239	1,059,909			298	2,257		1,019	18,400	25,760	11,470	2,128
Total Eastern States.....	46,601,224	18,472,935	65,074,159	204,045	236	60,774	19,159	186,700	318,058	1,268,630	2,784,836	810,170	259,524
Virginia.....	1,356,973	495,675	1,852,648	875	24	2	1,510	4,125	1,313	45,571	42,389	16,963	8,452
West Virginia.....	660,069	230,266	890,335	3,600			138	1,356	512	24,851	25,592	7,382	2,732
North Carolina.....	1,526,712	291,128	1,817,840	1,186		666	2,232	4,167	1,466	26,824	38,928	12,471	7,420
South Carolina.....	562,195	75,819	638,014			71	178	914	170	10,397	9,888	3,940	2,306
Georgia.....	1,563,327	283,274	1,846,601	1,248		144	3,328	3,370	1,747	33,585	33,500	12,699	7,156
Florida.....	1,523,575	281,981	1,805,556	450		21	514	3,746	536	30,008	35,573	10,858	4,412
Alabama.....	1,084,968	228,862	1,313,730			766	510	2,112	640	23,583	25,405	10,917	4,208
Mississippi.....	672,730	116,000	788,730	190		31	101	621	354	15,810	18,396	1,010	941
Louisiana.....	1,381,752	245,754	1,627,506			4,816	416	2,874	1,549	26,667	28,390	10,258	3,829
Texas.....	5,456,007	431,024	5,887,031	192	2	635	655	7,229	2,320	110,123	102,703	38,276	15,623
Arkansas.....	682,573	85,775	768,348	82			175	243	294	14,036	13,577	6,644	2,088
Kentucky.....	1,395,580	193,193	1,588,773				757	2,258	3,641	36,361	38,390	11,076	3,409
Tennessee.....	1,587,949	369,359	1,957,308	1,750		28	1,373	2,776	786	37,037	35,706	14,636	4,426
Total Southern States.....	19,454,310	3,328,110	22,782,420	10,243	26	7,180	11,887	35,791	15,328	434,853	448,437	157,130	67,092

Ohio.....	4,942,029	2,447,936	7,389,965	800		213	2,514	18,045	10,938	162,736	163,021	50,121	27,184
Indiana.....	2,155,253	756,557	2,911,810			56	672	3,267	1,510	56,978	57,682	27,977	7,439
Illinois.....	9,684,654	2,239,086	11,923,740			3,684	3,256	34,135	7,394	224,473	221,963	81,606	69,409
Michigan.....	3,034,101	1,864,335	4,898,436	53		8	2,988	9,531	3,138	93,016	90,764	34,484	24,594
Wisconsin.....	1,787,732	1,063,353	2,851,085			38	606	4,345	342	63,753	53,192	24,343	15,555
Minnesota.....	2,085,920	824,235	2,910,155			146	2,084	6,316	631	52,913	68,470	24,446	11,340
Iowa.....	1,663,374	454,181	2,117,555			1	330	1,402	468	38,815	39,523	20,742	7,190
Missouri.....	3,648,071	577,717	4,225,788	1,300		878	1,118	6,093	9,108	93,879	67,484	41,782	9,353
Total Middle Western States.....	29,001,134	10,227,400	39,228,534	2,153		5,024	13,568	83,134	33,529	786,563	762,099	305,501	172,069
North Dakota.....	379,024	109,549	488,573			54	479	62	8,669	5,926	4,276	3,161	
South Dakota.....	330,707	66,764	397,471		34	45	489	64	7,683	6,289	3,890	1,165	
Nebraska.....	1,165,260	124,806	1,290,066	535		15	155	1,344	275	24,239	19,954	9,501	4,428
Kansas.....	1,420,800	146,191	1,566,991		7	262	981	370	29,688	27,835	14,435	2,233	
Montana.....	417,336	81,854	499,190			55	462	130	8,630	7,001	4,444	687	
Wyoming.....	171,282	39,600	210,882			64	48	60	3,708	4,601	2,321	708	
Colorado.....	897,222	200,971	1,098,193			5	220	1,796	160	15,468	19,356	10,387	3,972
New Mexico.....	234,649	35,933	270,582			2	8	45	3,635	2,979	312	1,659	
Oklahoma.....	1,367,970	101,263	1,469,233			79	355	2,216	763	29,313	29,129	17,545	4,640
Total Western States.....	6,384,250	906,931	7,291,181	535	41	99	1,212	7,823	1,929	131,033	123,070	67,111	22,653
Washington.....	1,647,214	690,293	2,337,507	100		136	722	4,275	1,599	29,080	33,771	16,537	11,117
Oregon.....	1,057,167	366,613	1,423,780			224	2,616	1,108	17,505	19,608	16,464	4,387	
California.....	8,449,180	4,818,514	13,267,694			4,680	7,755	28,140	36,474	247,432	239,529	80,816	38,909
Idaho.....	327,597	84,678	412,275			17	551	137	6,205	5,426	2,448	1,321	
Utah.....	400,669	157,661	558,330			79	942	179	9,671	9,658	4,393	2,224	
Nevada.....	112,259	44,110	156,369			97	455	979	2,270	2,140	1,386	45	
Arizona.....	289,833	79,151	368,984			378	942	21	4,498	5,244	1,797	625	
Total Pacific States.....	12,283,919	6,241,020	18,524,939	100		4,816	9,272	37,921	40,497	316,661	315,376	123,841	58,628
Total United States (exclusive of possessions).....	119,897,855	45,716,235	165,614,090	226,799	392	86,575	59,148	382,636	427,547	3,152,443	4,989,320	1,776,770	631,368
Alaska.....	38,680	15,934	54,614						44	1,035	1,300	825	434
Canal Zone (Panama).....	32,628	4,124	36,752					1	35				
Guam.....	1,524	3,148	4,672	20					15	35	335	25	71
The Territory of Hawaii.....	312,743	232,422	545,165			53	6	489	530	9,490	8,518	2,976	5,960
Puerto Rico.....	150,779	118,595	269,374	331	166	145	46	24,369	24,165	4,757	464	928	
American Samoa.....	645	904	1,549						50	25	20	2	
Virgin Islands of the United States.....	2,151	1,726	3,877			7		11	6	150	26	20	90
Total possessions.....	539,150	376,853	916,003	351	166	60	151	547	24,999	34,925	14,961	4,330	7,494
Total United States and possessions.....	120,437,005	46,093,088	166,530,093	227,150	558	86,635	59,299	383,183	452,546	3,187,368	5,004,281	1,781,100	638,862

¹ Includes capital notes and debentures. (See classification on pp. 118 and 119.)

TABLE NO. 29.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1945 (includes National, State commercial, savings, and private banks)—Continued

[In thousands of dollars]

Location	Loans and discounts										
	Commercial and industrial loans (including open-market paper)	Loans to farmers directly guaranteed by the Commodity Credit Corporation	Other loans to farmers	Consumer loans to individuals	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds and other securities	Real-estate loans			Loans to banks	All other loans, including overdrafts
							Secured by farm land (including improvements)	Secured by residential properties (other than farm)	Secured by other properties		
Maine	25,819	6,708	3,274	9,106	657	2,894	1,776	33,097	8,498	20	3,802
New Hampshire	15,691	24	1,153	4,834	143	2,697	926	63,792	4,042	20	6,692
Vermont	8,034		6,151	5,892		2,804	10,740	61,463	6,580	364	3,948
Massachusetts	503,326	21	2,523	138,738	80,313	60,836	1,020	864,780	41,954	6,768	48,883
Rhode Island	34,570	53	481	8,832	767	3,997	889	70,416	18,361		12,877
Connecticut	60,103		1,996	41,193	866	28,965	1,395	318,407	12,940	822	10,311
Total New England States	647,543	6,806	15,578	208,595	82,746	102,193	16,746	1,411,955	92,375	7,994	86,513
New York	3,345,063	375	23,420	474,464	2,513,295	1,280,501	14,591	2,980,830	105,388	26,273	333,053
New Jersey	134,831	23	3,351	79,191	11,782	83,878	3,896	302,445	61,869		29,726
Pennsylvania	546,245	579	14,216	237,789	68,389	124,491	22,001	339,376	77,469	367	57,032
Delaware	16,927	83	1,145	15,579	3,591	3,826	3,105	21,413	5,681		1,914
Maryland	64,685	1,212	3,400	38,613	11,481	94,157	9,304	53,392	20,620	2,370	12,204
District of Columbia	36,227		9	27,306	1,384	12,398	33	30,017	12,994		4,934
Total Eastern States	4,133,978	2,272	45,541	872,942	2,609,922	1,599,251	52,930	3,727,473	284,021	29,010	438,863
Virginia	106,619	549	12,796	69,509	3,523	35,349	14,121	69,900	15,953	52	18,933
West Virginia	21,367	20	2,287	21,018	532	14,650	4,942	33,846	8,572	536	10,827
North Carolina	118,060	1,865	5,820	55,185	5,858	49,694	11,224	20,302	14,466	1,057	12,029
South Carolina	32,965	7,623	3,229	7,939	654	5,370	2,051	7,384	4,027	312	13,646
Georgia	168,275	17,793	12,635	36,020	5,334	83,615	9,003	33,155	9,200	2,912	30,044
Florida	84,713	66	5,994	17,429	4,031	33,513	3,293	14,402	10,213	25	45,260
Alabama	64,203	19,071	11,444	27,896	2,522	41,975	5,837	16,270	6,705		8,659
Mississippi	37,931	14,909	20,093	10,355	4,469	20,218	6,918	9,665	4,115	36	6,480
Louisiana	93,897	3,280	7,014	26,852	3,095	52,274	5,019	14,072	8,229		22,322
Texas	504,095	108,861	99,537	87,732	10,901	231,755	17,379	35,548	22,840	1,502	68,260
Arkansas	30,428	9,797	14,564	13,775	1,906	9,178	5,231	7,904	3,175	26	6,277
Kentucky	75,957	107	17,767	39,203	2,906	45,448	23,300	27,458	7,581	296	17,805
Tennessee	177,446	13,402	18,073	51,271	9,785	54,493	16,038	22,273	7,767	304	17,355
Total Southern States	1,515,956	197,343	231,253	464,184	55,516	677,532	124,356	312,207	122,843	7,058	277,877

Ohio	300,703	414	21,717	126,536	98,159	275,160	44,907	277,654	51,778	773	94,604
Indiana	92,773	1,413	26,739	41,883	1,442	33,928	31,104	101,030	16,542	25	9,469
Illinois	897,396	176	54,241	123,909	211,999	291,612	21,811	145,059	40,139	-----	54,944
Michigan	173,855	1,800	20,473	71,363	12,131	81,552	19,958	195,286	34,231	40	23,616
Wisconsin	103,704	60	24,575	33,050	2,566	25,415	27,311	95,427	21,896	132	11,102
Minnesota	132,391	3,877	47,694	38,589	6,485	61,948	19,826	106,296	8,360	568	37,270
Iowa	59,802	1,146	92,213	31,204	742	34,155	42,016	49,639	10,913	14	10,929
Missouri	288,879	7,910	47,045	83,844	12,501	120,768	24,805	127,018	26,364	34	29,886
Total Middle Western States	2,049,503	16,796	334,697	550,378	346,025	924,538	231,738	1,097,409	210,223	1,586	271,820
North Dakota	5,258	7,843	9,689	3,571	2	870	997	4,479	981	10	698
South Dakota	8,026	4,770	23,549	3,365	1	1,420	2,320	5,282	1,345	-----	1,281
Nebraska	30,465	4,875	60,205	9,036	1,006	24,184	6,377	7,625	2,918	759	13,960
Kansas	46,770	6,249	54,825	19,039	2,103	8,017	11,880	15,547	2,628	69	6,629
Montana	9,557	2,755	13,797	3,003	-----	3,073	980	4,822	1,372	-----	1,455
Wyoming	4,318	1,834	11,088	2,004	14	669	1,152	4,371	1,355	-----	454
Colorado	42,498	6,334	34,101	10,541	489	6,589	3,252	14,989	4,540	10	8,007
New Mexico	12,376	3,144	10,618	3,089	-----	1,136	927	6,499	1,348	-----	843
Oklahoma	79,930	14,952	32,512	23,194	411	19,518	6,493	15,882	2,973	8	7,822
Total Western States	239,198	52,756	250,384	76,842	4,026	65,476	34,378	79,496	19,460	856	41,149
Washington	142,107	8,190	15,768	25,432	3,622	60,949	7,676	71,416	11,771	835	15,583
Oregon	66,478	4,500	10,237	16,758	533	44,098	2,447	16,039	5,974	-----	14,009
California	693,811	5,340	93,935	179,660	74,640	160,241	49,426	772,304	129,344	1,560	52,136
Idaho	11,887	6,594	10,742	2,662	9	2,256	1,648	9,003	2,323	-----	3,232
Utah	20,434	4,842	13,340	5,123	985	5,007	3,926	25,367	6,533	-----	6,867
Nevada	4,296	-----	2,851	2,623	-----	1,771	792	6,743	1,829	-----	553
Arizona	27,835	3,022	12,731	7,089	-----	1,426	1,336	12,148	836	5	754
Total Pacific States	966,848	32,488	159,604	239,347	79,789	275,748	67,251	913,020	158,610	2,400	93,134
Total United States (exclusive of possessions)	9,553,026	308,461	1,037,057	2,412,288	3,178,024	3,644,738	527,399	7,541,560	887,532	48,904	1,209,356
Alaska	1,066	-----	4	139	-----	135	8	2,419	180	-----	3,446
Canal Zone (Panama)	-----	-----	-----	81	-----	-----	-----	-----	-----	-----	2,085
Guam	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	18
The Territory of Hawaii	19,040	-----	1,275	2,637	-----	2,881	277	12,654	1,871	-----	10,692
Puerto Rico	26,342	-----	14,492	3,671	-----	1,571	1,158	2,843	1,630	-----	5,320
American Samoa	1	-----	-----	1	-----	-----	-----	-----	-----	-----	1
Virgin Islands of the United States	150	-----	8	1	-----	-----	37	212	92	-----	84
Total possessions	46,599	-----	15,779	6,530	-----	4,587	1,480	18,128	3,773	-----	21,646
Total United States and possessions	9,599,625	308,461	1,052,836	2,418,818	3,178,024	3,649,325	528,879	7,559,688	891,305	48,904	1,231,002

TABLE No. 29.—*Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1945 (includes National, State commercial, savings, and private banks)*—Continued

[In thousands of dollars]

Location	Capital			Demand deposits					Time deposits						
	Capital notes and debentures	Preferred stock	Common stock	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine	95	1,666	13,655	202,391	66,192	18,592	9,062	25	3,663	392,591	98	17	1,785	5	-----
New Hampshire	-----	146	6,606	107,247	35,600	11,029	7,887	-----	3,071	336,582	311	56	93	67	-----
Vermont	4,275	3,403	6,955	75,084	26,267	5,612	1,236	-----	1,723	200,767	146	8	1,699	69	-----
Massachusetts	-----	3,304	106,341	2,328,430	1,018,481	152,774	352,152	24,264	54,668	3,581,734	1,620	157	516	127	-----
Rhode Island	-----	870	23,902	328,245	125,366	24,874	14,854	1,085	5,823	517,051	660	49	238	105	-----
Connecticut	-----	1,434	42,051	787,531	278,747	42,152	38,387	2	20,502	1,501,563	1,300	51	563	11	-----
Total New England States	4,370	10,823	199,510	3,828,928	1,550,633	255,033	423,578	25,376	89,450	6,530,088	4,135	338	4,894	384	-----
New York	40,315	20,730	745,818	18,313,054	8,434,790	587,621	3,666,779	1,151,468	1,403,724	11,581,382	17,950	-----	49,130	36,721	16,107
New Jersey	552	32,785	85,147	1,772,092	746,628	218,407	41,604	309	39,003	2,168,117	3,951	-----	6,329	557	-----
Pennsylvania	-----	8,639	270,949	5,066,476	1,564,089	198,212	696,144	12,450	77,727	3,422,906	3,983	524	73,276	4,765	-----
Delaware	59	25	11,570	320,150	66,094	10,831	3,792	-----	12,395	128,854	45	-----	8,524	10	-----
Maryland	785	1,529	31,327	838,156	307,352	60,833	121,442	487	12,445	738,967	1,522	25	2,688	3,363	-----
District of Columbia	-----	-----	18,400	614,069	180,682	80	47,459	2,589	11,791	203,139	-----	25	-----	75	-----
Total Eastern States	41,711	63,708	1,163,211	26,923,997	11,299,635	1,075,984	4,577,220	1,167,303	1,557,085	18,243,365	27,451	574	139,947	45,491	16,107
Virginia	-----	2,859	42,712	862,763	246,938	59,621	164,931	99	22,621	473,410	7,467	27	13,540	1,231	-----
West Virginia	1,280	112	23,459	438,502	118,966	44,873	43,501	-----	14,227	228,680	262	122	343	859	-----
North Carolina	-----	1,315	25,509	918,574	232,558	121,157	240,089	-----	14,334	283,061	3,657	171	2,602	1,637	-----
South Carolina	150	876	9,371	420,611	65,742	46,203	24,965	-----	4,674	74,389	342	12	743	333	-----
Georgia	382	80	33,123	934,569	282,721	88,101	246,018	31	11,887	279,999	2,196	122	425	532	-----
Florida	-----	356	29,652	985,281	218,206	113,751	189,971	1,847	14,519	262,478	4,396	164	12,684	2,259	-----
Alabama	-----	1,147	22,436	715,671	161,014	104,610	95,745	508	7,320	226,672	831	32	292	1,035	-----
Mississippi	20	3,551	12,239	461,646	78,185	65,876	63,712	188	3,123	114,158	1,804	-----	3	35	-----
Louisiana	10	1,874	24,783	846,254	179,102	104,496	231,303	8,008	12,589	237,311	4,244	285	3,886	28	-----
Texas	481	1,924	107,718	3,496,464	764,126	260,121	830,323	5,904	99,069	390,703	6,855	412	31,461	1,593	-----
Arkansas	-----	1,238	12,798	502,233	63,147	44,497	65,509	-----	4,187	84,564	945	32	154	80	-----
Kentucky	-----	2,371	33,990	956,005	190,139	59,296	178,817	-----	11,323	189,949	2,066	21	1,065	92	-----
Tennessee	-----	5,223	31,814	923,798	235,140	96,423	321,294	9	11,285	357,083	5,127	130	1,832	5,187	-----
Total Southern States	2,323	22,926	409,604	12,462,371	2,835,984	1,209,025	2,699,178	16,594	231,158	3,202,457	40,192	1,530	69,030	14,901	-----

Ohio	14,138	6,607	141,991	3,128,348	1,236,558	202,451	332,511	2,773	69,388	2,352,806	249	422	91,210	3,158	
Indiana	4,253	1,306	51,419	1,436,427	357,611	190,596	145,448	82	25,089	750,362	734	414	17	5,030	
Illinois	588	1,002	222,883	5,694,075	2,057,783	373,892	1,431,373	20,573	106,958	2,167,089	372	134	71,491		
Michigan		17,334	75,682	1,962,889	642,871	238,835	169,079	3,992	46,435	1,855,390	1,416	83	6,120	1,326	
Wisconsin	964	5,010	57,779	1,135,876	397,922	78,184	147,429	316	28,005	1,059,221	480	82	2,670	900	
Minnesota	401	1,254	51,258	1,112,437	459,621	119,333	364,606	2,311	27,612	818,240	302	444	4,321	928	
Iowa		1,451	37,364	1,096,790	258,074	140,803	147,929	135	19,643	451,538	2,451	123	64	5	
Missouri	2,103	848	90,928	1,976,225	569,033	181,028	885,897	3,597	32,291	573,238	1,040	178	2,979	282	
Total Middle*Western States	22,447	34,812	729,304	17,543,067	5,949,473	1,495,122	3,624,272	33,779	355,421	10,027,884	7,135	1,880	178,872	11,629	
North Dakota	207	34	8,428	284,723	46,895	27,207	16,349		3,850	81,216	1	6	28,326		
South Dakota	108	100	7,475	255,108	34,363	25,794	13,099		2,433	64,590	227	14	1,933		
Nebraska	88	137	24,014	765,133	163,249	46,736	189,861		8,601	124,630	108	34	26	8	
Kansas		652	29,036	991,506	140,184	156,389	121,268		11,455	144,400	1,359	57	211	164	
Montana	45	124	8,461	296,565	46,761	37,683	31,819	68	4,440	81,215	52	11	571	5	
Wyoming		385	3,323	127,687	13,693	15,419	12,636		1,847	39,307	87	22	104	80	
Colorado		412	15,056	628,656	128,359	25,573	105,549	36	9,049	197,620	67	5	356	2,923	
New Mexico		286	3,349	173,411	19,625	23,796	14,519		3,298	35,789	105	27	6	6	
Oklahoma		121	29,192	857,466	185,564	110,908	181,456		32,576	97,132	620	101	1,058	2,352	
Total Western States	448	2,251	128,334	4,371,935	778,693	469,505	686,466	104	77,547	865,899	2,626	277	32,591	5,538	
Washington	327	722	28,031	1,083,469*	358,487	86,224	96,048	2,743	20,243	687,325	2,877	27	4	360	
Oregon	106	100	17,299	709,547	213,900	72,183	40,149	449	20,939	361,023	96	15	5,159	320	
California		26,981	220,451	5,883,774	1,395,228	418,706	477,688	41,722	232,062	4,700,954	11,445	371	98,577	5,667	1,500
Idaho		65	6,140	257,727	27,504	32,960	6,259		3,147	83,668	894	11		105	
Utah	348	110	9,213	260,002	50,754	34,623	50,878	5	4,317	155,846	1,625	25	55	110	
Nevada		30	2,240	80,448	15,250	12,579	1,267		2,715	43,982	101		27		
Arizona		700	3,798	223,148	34,137	21,873	2,598	1,199	6,878	79,009		18	20	104	
Total Pacific States	781	28,708	287,172	8,498,205	2,095,260	679,148	674,887	46,118	290,301	6,111,807	16,738	467	103,842	6,666	1,500
Total United States (exclusive of possessions)	72,080	163,228	2,917,135	73,628,503	24,509,698	5,183,817	12,685,601	1,289,274	2,600,962	44,981,500	98,277	5,066	529,176	84,609	17,607
Alaska			1,035	33,223	3,291	1,250	515		401	15,913		21			
Canal Zone (Panama)				11,074	21,271			244	93	4,124					
Guam			35	1,021	500				3	3,148					
The Territory of Hawaii			9,490	175,149	110,210	21,894	3,032	59	2,399	231,514		532	376		
Puerto Rico			24,165	81,950	30,129	17,651	3,049	5,616	12,384	53,176		31	65,388		
American Samoa			50	387		227		29	2	904					
Virgin Islands of the United States			112	38	1,109	224	798	8	2	1,566			158		2
Total possessions		112	34,813	303,913	165,571	41,820	6,604	5,950	15,292	310,345		584	65,922		2
Total United States and possessions	72,080	163,340	2,951,948	73,932,416	24,675,269	5,225,637	12,692,205	1,295,224	2,616,254	45,291,845	98,277	5,650	595,098	84,609	17,609

* Includes dividend checks, letters of credit and travelers' checks sold for cash, and amounts due to reserve agents (transit account).

TABLE NO. 30.—Assets and liabilities of active national banks, Dec. 31, 1945

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	U. S. Government securities, direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Income earned or accrued but not collected	Other assets	Total assets
Maine.....	33	32,222	172,848	9	1,756	8,855	532	5,599	46,033	1,095	10	298	-----	228	227	269,712
New Hampshire.....	52	31,826	114,858	36	3,251	8,010	396	5,005	40,686	1,633	1	62	-----	11	115	205,890
Vermont.....	39	28,207	68,625	72	2,940	8,247	259	2,170	23,801	1,092	19	-----	-----	169	65	135,666
Massachusetts.....	121	692,655	2,085,691	61	17,578	37,626	7,265	55,983	624,384	24,759	1,148	238	6,926	7,132	9,476	3,570,922
Rhode Island.....	10	35,321	202,914	-----	1,934	4,177	628	6,148	48,472	776	241	-----	127	649	63	301,450
Connecticut.....	51	92,740	523,440	12	16,087	14,743	1,325	16,148	164,499	8,436	194	-----	-----	975	267	838,866
Total New England States.....	306	912,971	3,168,376	190	43,546	81,658	10,405	91,053	947,875	37,791	1,613	598	7,053	9,164	10,213	5,322,506
New York.....	399	3,102,543	8,687,476	1,721	389,445	356,846	40,572	75,879	2,915,552	87,834	2,689	1,643	16,371	30,515	5,894	15,714,980
New Jersey.....	218	274,816	1,531,339	319	76,410	66,859	3,213	37,453	1,382,259	19,684	542	1,547	113	4,304	1,429	2,400,287
Pennsylvania.....	662	716,171	3,923,666	188	128,842	334,930	13,377	97,351	1,216,871	54,654	812	535	5,141	9,396	7,474	6,509,408
Delaware.....	13	6,248	24,608	-----	382	2,433	127	1,014	7,237	488	11	7	-----	5	41	42,601
Maryland.....	64	95,296	543,848	33	3,724	12,668	1,010	10,578	172,312	4,556	22	11	483	1,412	570	846,523
District of Columbia.....	9	67,807	423,661	-----	994	14,940	614	13,733	144,463	6,238	-----	-----	-----	391	555	673,396
Total Eastern States.....	1,365	4,262,881	15,134,598	2,261	599,797	788,676	58,913	236,008	4,838,694	173,454	4,076	3,743	22,108	46,023	15,963	26,187,195
Virginia.....	130	188,781	652,484	76	22,401	18,144	1,703	22,684	263,914	8,623	236	726	2	1,183	1,291	1,182,248
West Virginia.....	76	57,258	298,850	224	9,310	9,827	790	11,884	136,449	4,217	85	20	-----	167	468	529,549
North Carolina.....	45	68,427	279,801	-----	15,011	1,455	493	9,794	127,039	2,941	40	2	150	480	343	505,976
South Carolina.....	23	62,310	217,769	-----	9,357	3,351	352	10,074	118,538	1,800	69	-----	71	307	688	424,686
Georgia.....	48	246,293	592,326	-----	24,203	12,382	1,160	14,226	271,097	7,394	311	-----	29	1,870	426	1,171,717
Florida.....	58	170,708	727,705	-----	45,165	14,271	1,517	24,755	380,705	10,501	215	86	-----	2,294	757	1,378,679
Alabama.....	65	136,739	480,315	2	55,158	11,167	1,075	17,986	232,876	6,067	34	731	734	1,161	1,694	945,739
Mississippi.....	23	26,361	122,995	-----	16,081	465	286	4,545	68,228	1,378	12	-----	-----	20	104	240,475
Louisiana.....	33	172,627	617,737	145	56,666	8,007	1,642	14,594	320,331	8,689	198	2,129	3,956	2,119	1,239	1,210,079
Texas.....	434	1,008,269	2,334,452	-----	104,979	19,659	5,354	59,034	1,590,780	34,366	865	4,247	635	2,509	1,285	5,166,434
Arkansas.....	50	51,518	222,955	1	19,911	6,501	518	6,906	121,886	1,791	50	30	-----	269	170	432,506
Kentucky.....	93	91,573	354,186	4	16,114	15,258	946	11,263	174,217	3,586	31	-----	-----	846	285	668,309
Tennessee.....	70	285,081	689,620	33	66,060	17,556	2,133	20,325	350,377	9,647	219	66	28	1,950	717	1,443,812

Ohio	240	549,630	1,924,100	44	110,586	60,239	5,206	51,205	686,486	24,951	661	189	4,308	1,333	3,418,938
Indiana	125	182,696	958,778	22	49,723	33,683	1,699	29,203	378,543	8,652	5	56	2,157	856	1,646,073
Illinois	362	1,449,488	5,470,383	7	205,532	164,457	14,702	77,058	1,904,266	27,070	82	916	3,248	17,720	3,191,938,120
Michigan	77	346,437	1,719,667	23	51,273	64,102	3,234	36,268	490,869	9,549	70	388	5,389	1,415	2,728,684
Wisconsin	97	128,089	1,033,023	-----	20,098	33,783	1,648	15,247	301,979	8,644	3	15	2,709	1,614	1,546,889
Minnesota	185	318,459	1,306,153	-----	36,701	44,317	2,505	15,442	493,523	6,364	-----	4,038	146	4,534	1,428,233,610
Iowa	97	106,588	420,550	304	46,587	12,169	817	9,120	187,900	3,116	8	1,006	1	757	336,789,259
Missouri	80	317,528	966,097	657	39,522	21,935	8,145	15,087	460,209	3,825	1,220	311	823	2,492	564,1,838,415
Total Middle Western States	1,263	3,398,915	13,798,751	1,057	560,022	434,685	37,956	248,630	4,903,775	92,171	1,388	7,335	4,500	40,066	10,737,23,539,988
North Dakota	42	18,802	155,077	9	2,768	2,032	200	2,435	49,714	1,134	-----	-----	468	17	232,656
South Dakota	35	25,246	131,967	117	6,130	2,119	215	2,403	53,193	1,274	-----	-----	497	197	223,356
Nebraska	128	119,008	558,332	4	32,376	13,611	922	7,015	273,930	4,199	9	15	1,273	309	1,011,003
Kansas	174	86,539	520,454	72	16,974	12,492	869	8,298	281,228	3,902	-----	152	752	445	932,185
Montana	40	17,170	173,989	-----	2,906	2,327	240	3,325	68,219	1,581	13	-----	475	50	270,282
Wyoming	27	17,406	83,121	-----	2,194	1,995	156	2,852	47,937	616	-----	-----	67	27	156,371
Colorado	77	95,078	514,725	-----	7,990	14,584	771	9,383	264,014	2,322	61	-----	881	435	910,244
New Mexico	22	31,317	99,485	-----	4,994	2,124	146	3,744	65,008	637	124	-----	21	15	207,615
Oklahoma	199	167,792	649,453	22	56,780	8,352	1,420	12,222	390,169	6,474	19	1,375	79	1,017	329,1,295,503
Total Western States	744	578,358	2,886,603	224	133,112	59,636	4,939	51,672	1,493,412	22,139	226	1,527	94	5,451	1,824,5,239,217
Washington	40	293,512	1,151,901	-----	79,975	18,657	1,912	25,766	403,112	7,488	27	47	136	3,471	194,1,986,198
Oregon	23	164,664	816,705	-----	71,164	11,966	953	13,833	248,119	6,291	8	2	-----	3,600	805,1,338,110
California	91	1,597,441	6,068,603	3,053	370,137	117,892	11,484	82,457	1,896,091	48,132	351	24,123	2,387	22,909	5,698,10,250,758
Idaho	16	37,069	216,861	310	4,258	938	257	4,576	74,418	1,273	-----	-----	45	167	340,172
Utah	12	40,673	167,141	153	7,748	620	236	2,548	64,448	1,439	-----	800	-----	38	29,285,873
Nevada	5	18,287	89,407	-----	6,030	451	111	2,569	24,838	772	-----	-----	484	144	143,093
Arizona	4	54,507	151,919	13	1,456	914	178	5,704	69,731	1,112	-----	171	-----	850	305,286,860
Total Pacific States	191	2,206,153	8,662,537	3,529	540,768	151,438	15,131	137,453	2,780,757	66,507	386	25,143	2,523	31,397	7,342,14,631,064
Total United States (exclusive of possessions)	5,017	13,925,223	51,242,060	7,746	2,337,661	1,654,136	145,313	992,886	19,120,950	493,062	10,054	46,383	41,883	147,276	55,546,90,220,179
Alaska	4	2,408	12,325	-----	213	283	-----	2,153	7,131	1,111	14	1	-----	229	24,868
The Territory of Hawaii	1	19,827	202,829	-----	3,851	2,413	-----	13,347	41,536	1,923	-----	53	651	92	286,522
Virgin Islands of the United States	1	584	2,746	-----	-----	33	-----	258	528	9	-----	7	19	3	4,187
Total possessions	6	22,819	217,900	-----	4,064	2,729	-----	15,758	49,195	2,043	14	1	60	670	324,315,577
Total United States and possessions	5,023	13,948,042	51,459,960	7,746	2,341,725	1,656,865	145,313	1,008,644	19,170,145	495,105	10,068	46,384	41,943	147,946	55,870,90,535,756

TABLE No. 30.—Assets and liabilities of active national banks, Dec. 31, 1945—Continued

LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and on other real estate	Acceptances executed by or for account of reporting banks and outstanding	Income collected but not earned	Expenses accrued and unpaid	Other liabilities	Capital stock ¹	Surplus	Undivided profits	Reserves and retirement account for preferred stock
Maine.....	162,727	86,063	248,790	100			53	416	221	7,715	7,936	3,419	1,062
New Hampshire.....	150,115	38,751	188,866				19	154	111	5,725	7,068	3,155	792
Vermont.....	67,481	56,127	123,608	175			158	166	125	4,621	3,831	1,948	1,034
Massachusetts.....	2,858,626	448,007	3,306,633	585		7,758	1,580	12,023	6,221	73,744	106,509	36,903	18,966
Rhode Island.....	254,385	21,967	276,352			127	91	893	178	9,495	10,861	3,252	201
Connecticut.....	614,962	167,329	782,291	800			378	2,820	453	21,058	20,697	7,228	3,141
Total New England States.....	4,108,296	818,244	4,926,540	1,660		7,885	2,279	16,472	7,309	122,358	156,902	55,905	25,196
New York.....	13,009,744	1,413,759	14,423,503	72,080	10	18,944	4,955	56,407	206,347	283,912	475,083	143,932	29,807
New Jersey.....	1,396,294	859,694	2,255,988	550		113	1,024	3,948	878	55,262	51,466	19,126	11,932
Pennsylvania.....	4,405,866	1,560,750	5,966,616	129	14	5,814	1,847	14,503	5,748	158,349	257,685	72,425	26,278
Delaware.....	26,125	11,578	37,703					1	129	1,479	2,600	589	100
Maryland.....	642,827	157,020	799,847			483	99	1,301	748	14,206	19,886	6,865	3,088
District of Columbia.....	549,998	94,581	644,579				63	1,449	722	8,550	11,500	5,629	904
Total Eastern States.....	20,030,854	4,097,382	24,128,236	72,759	24	25,354	7,988	77,609	214,572	521,758	818,220	248,566	72,109
Virginia.....	846,754	266,261	1,113,015	400	24	2	407	2,188	709	24,856	26,469	10,149	4,029
West Virginia.....	376,438	121,620	498,058	350			76	469	292	12,068	12,574	4,122	1,540
North Carolina.....	406,030	78,221	484,251			150	428	616	161	7,425	9,028	2,744	1,173
South Carolina.....	363,379	45,045	408,424			71	135	794	104	5,775	5,493	2,091	1,799
Georgia.....	968,635	154,416	1,123,051			29	717	2,304	753	17,297	17,455	5,518	4,593
Florida.....	1,137,007	179,220	1,316,227	450			438	3,150	318	21,325	26,021	7,813	2,937
Alabama.....	737,630	161,113	898,743			766	429	1,634	418	15,962	18,344	5,927	3,516
Mississippi.....	189,776	40,475	230,251				16	214	88	4,469	4,800	415	222
Louisiana.....	981,440	173,567	1,155,007			4,816	269	2,595	1,038	16,857	20,374	7,081	2,042
Texas.....	4,561,593	373,180	4,934,773			635	523	6,700	1,818	88,750	87,864	31,281	14,090
Arkansas.....	360,442	52,434	412,876				163	163	156	6,553	8,153	3,400	1,042
Kentucky.....	532,212	100,887	633,099				142	921	372	13,195	15,609	3,738	1,233
Tennessee.....	1,131,172	246,067	1,377,239	1,750		28	723	2,058	471	22,904	25,955	9,865	2,819
Total Southern States.....	12,592,508	1,992,506	14,585,014	2,950	24	6,497	4,466	23,806	6,698	257,436	278,139	94,144	41,035

Ohio	2,407,576	817,254	3,224,830	300	189	676	6,167	2,196	74,339	74,744	24,089	11,408
Indiana	1,231,277	336,378	1,567,655		56	384	2,010	523	26,459	29,728	15,212	4,046
Illinois	7,412,897	1,438,057	8,850,954		3,356	2,825	28,215	3,753	179,487	171,850	55,358	42,322
Michigan	1,882,015	715,140	2,597,155			1,622	7,245	1,193	42,540	49,840	15,419	13,670
Wisconsin	1,042,539	424,056	1,466,595		37	350	3,200	238	26,805	27,715	13,054	8,895
Minnesota	1,698,292	418,275	2,116,567		146	1,957	5,876	432	36,981	47,810	14,881	8,960
Iowa	623,824	129,363	753,187		1	242	764	260	12,729	14,605	5,237	2,234
Missouri	1,561,913	195,292	1,757,205		823	507	2,607	1,146	30,062	26,929	16,166	2,970
Total Middle Western States	17,860,333	4,473,815	22,334,148	300		4,608	8,563	56,084	9,741	429,402	443,221	159,416
North Dakota	175,436	47,714	223,150			43	393	11	3,446	3,313	1,566	734
South Dakota	176,561	36,838	213,399	34		41	467	34	3,613	3,632	1,340	798
Nebraska	874,697	93,225	967,922	300	15	128	1,313	254	16,090	14,363	6,838	3,780
Kansas	821,500	71,841	893,341		7	166	876	193	15,265	13,932	7,122	1,283
Montana	214,570	44,392	258,962			45	281	111	4,415	3,594	2,538	336
Wyoming	121,696	26,945	148,641			54	47	53	2,450	2,917	1,780	429
Colorado	714,855	155,787	870,642			102	1,447	94	11,483	15,013	8,018	3,445
New Mexico	174,097	27,141	201,238			2	2	36	2,610	2,355	244	1,128
Oklahoma	1,140,977	83,011	1,223,988		79	272	2,107	580	24,248	25,011	14,948	4,270
Total Western States	4,414,389	586,894	5,001,283	300	41	94	853	6,933	1,366	83,620	84,130	44,394
Washington	1,461,568	449,328	1,910,896		136	538	3,984	886	24,767	22,817	12,991	9,183
Oregon	965,481	318,324	1,283,805			211	2,570	1,020	14,240	17,597	14,769	3,898
California	6,436,898	3,316,388	9,753,286		3,309	6,050	19,936	26,742	186,788	174,229	51,955	28,463
Idaho	259,610	68,132	327,742			16	551	111	4,860	4,057	1,746	1,089
Utah	217,036	57,092	274,128			44	576	76	3,975	3,610	2,110	1,354
Nevada	97,880	38,767	136,647			92	420	966	1,810	1,905	1,208	45
Arizona	228,684	48,938	277,622			378	718	16	3,325	3,100	1,222	479
Total Pacific States	9,667,157	4,296,969	13,964,126			3,445	7,329	28,755	29,817	239,765	227,315	86,001
Total United States (exclusive of possessions)	68,673,537	16,265,810	84,939,347	77,969	89	47,883	31,478	209,659	269,503	1,654,339	2,007,927	688,426
Alaska	17,220	6,233	23,453					1	350	750	204	110
The Territory of Hawaii	165,404	110,866	276,270		53	6	286	121	4,000	2,700	336	2,750
Virgin Islands of the United States	2,151	1,726	3,877		7		11	6	150	26	20	90
Total possessions	184,775	118,825	303,600		60	6	297	128	4,500	3,476	560	2,950
Total United States and possessions	68,858,312	16,384,635	85,242,947	77,969	89	47,943	31,484	209,956	269,631	1,658,839	2,011,403	688,986

¹ See classification on pp. 126 and 127.

TABLE No. 30.—*Assets and liabilities of active national banks, Dec. 31, 1945*—Continued

[In thousands of dollars]

Location	Loans and discounts										
	Commer- cial and industrial loans (in- cluding open- market paper)	Loans to farmers di- rectly guar- anteed by the Com- modity Credit Cor- poration	Other loans to farmers	Con- sumer loans to individu- als	Loans to brokers and deal- ers in securities	Other loans for the purpose of purchasing or carry- ing stocks, bonds, and other securities	Real-estate loans			Loans to banks	All other loans, includ- ing over- drafts
							Secured by farm land (in- cluding improve- ments)	Secured by resi- dential properties (other than farm)	Secured by other prop- erties		
Maine.....	9,639	4,545	1,551	4,229	524	1,580	472	4,557	2,729	20	2,376
New Hampshire.....	14,479	20	993	3,697	143	1,969	662	5,196	1,399	20	3,248
Vermont.....	4,515		3,469	3,227		1,712	2,186	9,699	1,182		2,217
Massachusetts.....	416,176		1,594	89,108	71,256	21,582	620	29,174	23,588	6,028	33,529
Rhode Island.....	18,217		18	575	755	2,786	62	3,389	1,091		8,428
Connecticut.....	28,638		1,215	14,616	303	13,998	594	22,174	4,802	425	5,975
Total New England States.....	491,664	4,565	8,840	115,452	72,981	43,627	4,596	74,189	34,791	6,493	55,773
New York.....	1,257,775	354	15,770	150,520	983,649	419,569	8,286	89,227	32,447	7,358	137,588
New Jersey.....	64,109	23	2,822	36,540	7,040	34,061	2,849	89,544	15,967		21,861
Pennsylvania.....	282,362	496	11,683	77,514	11,193	76,843	15,684	151,057	41,733	367	47,239
Delaware.....	1,641	3	448	44	30	709	755	1,335	416		967
Maryland.....	24,621	167	1,239	7,094	5,703	32,699	3,512	10,726	2,682	2,370	4,483
District of Columbia.....	25,769		3	11,468	759	8,718	15	13,891	3,491		3,693
Total Eastern States.....	1,656,177	1,043	31,965	283,180	1,008,374	572,599	31,101	355,780	96,736	10,095	215,831
Virginia.....	59,844	319	8,376	27,572	2,418	25,461	7,024	33,051	8,970	52	15,694
West Virginia.....	12,457		986	9,355	20	5,463	1,385	15,511	4,644		7,437
North Carolina.....	27,739	664	1,903	10,979	807	13,941	984	3,347	2,007	450	5,606
South Carolina.....	27,832	4,367	1,248	4,253	598	4,104	709	3,256	3,566	312	12,065
Georgia.....	111,057	5,042	3,379	18,596	4,291	64,723	1,879	5,385	3,354	2,747	25,840
Florida.....	70,909		2,451	8,646	3,600	27,616	859	6,935	6,617	25	43,050
Alabama.....	49,740	7,874	4,979	17,201	1,380	32,709	2,073	8,047	4,414		8,322
Mississippi.....	8,095	893	1,844	2,387	127	5,222	1,040	2,358	1,396	5	2,994
Louisiana.....	75,288	1,885	3,165	12,542	2,365	47,324	1,151	5,170	4,570		19,169
Texas.....	448,796	86,082	65,620	63,759	9,924	214,161	10,794	24,735	19,354	1,467	63,577
Arkansas.....	17,297	4,068	5,478	8,524	1,295	3,509	1,974	2,954	1,629	25	4,765
Kentucky.....	27,218		7,720	10,825	1,390	17,618	5,897	9,904	2,210	69	8,722
Tennessee.....	154,370	10,737	8,384	30,539	9,207	40,805	3,823	8,404	5,021	304	13,487
Total Southern States.....	1,090,640	121,931	115,533	225,178	37,422	502,656	39,592	129,057	67,752	5,456	230,728

Ohio.....	171,081	228	10,011	34,964	28,002	133,751	17,103	89,631	16,368	708	47,783
Indiana.....	69,160	1,002	7,937	14,128	1,380	25,755	6,813	41,751	6,699	24	8,047
Illinois.....	738,329	147	27,728	87,367	179,466	235,496	11,325	87,659	30,122	-----	51,849
Michigan.....	119,099	188	2,554	31,130	10,261	59,723	2,998	86,238	16,523	-----	17,723
Wisconsin.....	59,450	1	3,745	10,525	1,480	12,687	3,169	25,055	6,838	3	5,136
Minnesota.....	122,570	1,743	14,981	26,967	6,472	60,750	5,374	40,091	4,474	551	34,486
Iowa.....	30,531	28	18,804	9,605	371	20,396	5,472	12,499	3,042	-----	5,840
Missouri.....	133,218	4,135	15,620	28,208	5,825	60,235	3,514	37,144	5,286	-----	24,343
Total Middle Western States.....	1,443,438	7,472	101,380	242,894	233,257	608,793	55,768	420,068	89,352	1,286	195,207
North Dakota.....	3,966	3,469	3,938	2,334	2	831	529	2,549	761	10	413
South Dakota.....	5,680	1,471	8,431	2,105	-----	1,139	870	3,612	910	-----	1,028
Nebraska.....	27,428	2,463	34,740	6,576	971	23,750	2,755	4,854	2,299	725	12,447
Kansas.....	31,043	2,421	21,250	9,639	1,988	5,387	4,190	4,848	1,141	68	4,564
Montana.....	4,939	948	5,654	1,287	-----	1,134	320	1,629	505	-----	754
Wyoming.....	3,295	1,509	6,731	1,270	14	480	544	2,215	956	-----	392
Colorado.....	30,982	5,382	24,040	4,126	373	5,957	2,320	10,698	3,467	-----	7,733
New Mexico.....	10,180	2,653	7,721	2,077	-----	1,092	785	5,070	1,057	-----	682
Oklahoma.....	74,374	10,885	19,685	16,857	408	18,010	4,684	13,335	2,430	8	7,116
Total Western States.....	191,887	31,201	132,190	46,271	3,756	57,780	16,997	48,810	13,526	811	35,129
Washington.....	131,521	6,062	12,646	21,603	3,440	57,370	5,702	30,366	9,585	830	14,387
Oregon.....	64,331	4,145	8,532	14,542	524	43,304	1,676	10,736	3,649	-----	13,225
California.....	553,879	5,313	79,865	133,852	63,962	100,020	34,206	518,362	67,915	1,560	38,507
Idaho.....	8,721	4,322	6,417	1,776	-----	1,872	1,121	8,175	1,753	-----	2,912
Utah.....	11,910	4,199	3,058	1,943	673	3,627	553	8,760	1,815	-----	4,135
Nevada.....	3,785	-----	2,133	2,250	-----	1,691	706	6,078	1,159	-----	485
Arizona.....	25,014	3,022	10,066	5,757	-----	757	920	8,040	186	5	740
Total Pacific States.....	799,161	27,063	122,717	181,723	68,599	208,641	44,884	590,517	86,062	2,395	74,391
Total United States (exclusive of possessions).....	5,672,967	193,275	512,625	1,094,698	1,424,389	1,994,096	192,938	1,618,421	388,219	26,536	807,059
Alaska.....	1,066	-----	4	139	-----	14	8	949	180	-----	48
The Territory of Hawaii.....	7,599	-----	1,275	1,615	-----	-----	266	3,979	1,171	-----	3,922
Virgin Islands of the United States.....	150	-----	8	1	-----	-----	37	212	92	-----	84
Total possessions.....	8,815	-----	1,287	1,755	-----	14	311	5,140	1,443	-----	4,054
Total United States and possessions.....	5,681,782	193,275	513,912	1,096,453	1,424,389	1,994,110	193,249	1,623,561	389,662	26,536	811,113

TABLE NO. 30.—Assets and liabilities of active national banks, Dec. 31, 1945—Continued

[In thousands of dollars]

Location	Capital stock		Demand deposits							Time deposits					
	Preferred stock	Common stock		Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
		Unimpaired	Par value												
Maine.....		7,715	7,715	110,992	35,273	7,766	6,770	25	1,901	85,620	60	17	361	5	-----
New Hampshire.....	21	5,704	5,704	98,381	32,248	9,748	6,807	-----	2,931	38,246	311	56	71	67	-----
Vermont.....	163	4,458	4,458	49,528	12,833	3,048	1,007	-----	1,065	55,689	130	3	305	-----	-----
Massachusetts.....	946	72,798	72,798	1,620,146	765,719	111,041	305,700	22,977	33,043	446,359	1,272	75	256	45	-----
Rhode Island.....		9,495	9,495	170,116	61,710	7,995	12,522	484	1,558	21,651	165	49	2	100	-----
Connecticut.....	840	20,218	20,218	416,290	147,316	20,879	17,918	-----	12,559	166,073	1,193	15	48	-----	-----
Total New England States.....	1,970	120,388	120,388	2,465,453	1,055,099	160,477	350,724	23,486	53,057	813,638	3,131	215	1,043	217	-----
New York.....	7,032	276,880	277,091	7,055,528	3,162,903	214,309	1,480,205	490,298	606,501	1,385,712	7,057	-----	15,756	934	4,300
New Jersey.....	9,262	46,000	46,000	872,338	357,751	125,738	21,530	10	18,927	852,968	3,275	-----	3,417	34	-----
Pennsylvania.....	2,671	155,678	155,678	2,775,077	898,000	122,135	564,365	12,235	44,054	1,512,886	3,133	418	40,318	3,995	-----
Delaware.....	25	1,454	1,454	22,377	2,666	166	504	-----	412	11,570	-----	-----	8	-----	-----
Maryland.....	316	13,890	13,890	371,392	153,698	29,588	82,118	248	5,783	151,941	750	8	968	3,353	-----
District of Columbia.....		8,550	8,550	384,938	108,117	74	45,201	2,568	9,100	94,481	-----	25	-----	75	-----
Total Eastern States.....	19,306	502,452	502,663	11,481,650	4,673,135	492,010	2,193,923	505,359	684,777	4,009,558	14,215	451	60,467	8,391	4,300
Virginia.....	270	24,586	24,586	509,706	172,207	34,721	113,830	-----	16,290	252,508	6,826	14	5,944	969	-----
West Virginia.....	112	11,956	11,956	246,850	66,433	24,239	30,050	-----	8,866	120,664	259	40	229	428	-----
North Carolina.....		7,425	7,425	273,682	77,172	23,187	26,529	-----	5,460	76,221	1,785	1	178	36	-----
South Carolina.....	845	4,930	4,930	253,744	51,638	33,320	20,716	-----	3,961	44,073	340	6	316	310	-----
Georgia.....	80	17,217	17,217	496,182	203,712	61,261	197,312	31	8,137	152,251	1,950	33	68	114	-----
Florida.....		21,325	21,325	684,762	169,938	85,161	184,310	1,671	11,165	165,492	4,309	40	7,744	1,635	-----
Alabama.....	648	15,314	15,314	456,982	123,650	73,848	76,545	508	6,097	159,095	800	10	258	950	-----
Mississippi.....	559	3,910	3,910	109,343	31,415	21,789	26,286	-----	943	38,665	1,800	-----	-----	10	-----
Louisiana.....	863	15,994	15,994	544,326	148,943	72,004	198,608	8,008	9,551	167,960	1,726	58	3,823	-----	-----
Texas.....	1,924	86,826	86,826	2,763,620	691,100	209,074	800,913	5,661	91,225	336,441	6,841	389	28,492	1,017	-----
Arkansas.....	477	6,076	6,076	241,793	42,303	20,092	53,685	-----	2,569	51,491	695	18	150	80	-----
Kentucky.....	655	12,540	12,540	390,097	70,880	15,970	49,940	-----	5,325	99,565	525	16	706	75	-----
Tennessee.....	3,424	19,480	19,480	574,458	175,615	64,421	307,463	-----	9,215	235,382	5,016	58	585	5,026	-----
Total Southern States.....	9,857	247,579	247,579	7,547,545	2,025,006	739,087	2,086,187	15,879	178,804	1,899,808	32,872	683	48,493	10,650	-----

Ohio	6,272	68,067	68,067	1,472,953	576,624	110,142	213,530	1,907	32,420	771,736	130	219	42,643	2,526	
Indiana	1,306	25,153	25,153	734,970	237,230	113,094	130,753	82	15,148	331,728	710	306	16	3,018	
Illinois	1,002	178,485	178,485	4,126,819	1,620,971	309,353	1,253,583	19,830	82,341	1,385,664	328	97	51,968		
Michigan	10,502	32,038	32,038	1,149,811	456,182	107,994	142,648	3,752	21,628	710,492	977	40	2,969	662	
Wisconsin	341	26,464	26,464	579,628	272,145	46,915	130,974	316	12,561	422,548	363	33	587	525	
Minnesota	1,254	35,727	35,727	809,887	410,824	93,332	362,320	2,303	19,626	415,404	296	127	1,593	855	
Iowa	30	12,699	12,699	324,652	113,256	51,821	129,718		4,377	126,917	2,363	52	31		
Missouri	9	30,053	30,053	741,766	273,099	59,726	468,139	1,753	17,430	192,343	794	112	1,983	60	
Total Middle Western States	20,716	408,686	408,686	9,940,486	3,960,331	892,377	2,831,665	29,943	205,531	4,356,832	5,961	986	101,790	8,246	
North Dakota	10	3,436	3,436	132,306	24,287	4,078	13,180		1,585	47,503		5	206		
South Dakota	100	3,513	3,513	126,997	23,085	13,415	11,545		1,519	36,380	25	2	431		
Nebraska	44	16,046	16,046	499,478	145,832	34,411	188,048		6,928	93,073	102	24	18	8	
Kansas	107	15,158	15,158	519,305	96,884	88,151	109,419		7,741	70,285	1,334	37	57	128	
Montana	64	4,351	4,351	153,212	24,898	17,765	16,437	68	2,190	44,166	2	5	214	5	
Wyoming	90	2,360	2,360	86,171	10,826	11,952	11,382		1,365	26,694	87	17	72	75	
Colorado	188	11,295	11,295	482,311	109,499	18,629	97,848	36	6,532	152,817	65	5	177	2,723	
New Mexico	175	2,435	2,435	122,198	16,035	18,787	14,482		2,595	27,017	102	11	6		
Oklahoma	75	24,173	24,173	669,879	170,374	93,486	178,569		28,669	78,954	620	96	1,004	2,337	
Total Western States	853	82,767	82,767	2,791,857	621,720	300,674	640,910	104	59,124	576,889	2,337	202	2,184	5,282	
Washington	722	24,045	24,045	938,436	331,929	76,190	94,478	2,437	18,098	446,406	2,577	20	325		
Oregon		14,240	14,240	632,354	207,224	66,314	39,525	383	19,681	313,273	94	15	4,787	155	
California	16,143	170,645	170,645	4,486,733	1,045,091	376,669	305,821	24,694	197,890	3,215,036	11,443	356	85,957	2,096	1,500
Idaho	5	4,855	4,855	202,684	23,872	25,168	5,603		2,283	67,124	892	11	105		
Utah	10	3,965	3,965	137,271	28,890	17,469	31,902		1,504	55,397	1,625	20	50		
Nevada		1,810	1,810	70,036	14,161	10,212	1,267		2,204	38,643	97		27		
Arizona	700	2,625	2,625	178,214	26,527	14,870	2,386	1,038	5,649	48,904		5	19	10	
Total Pacific States	17,580	222,185	222,185	6,645,723	1,677,694	586,892	480,982	28,552	247,309	4,184,783	16,728	427	90,790	2,741	1,500
Total United States (exclusive of possessions)	70,282	1,584,057	1,584,268	40,872,719	14,012,985	3,171,517	8,584,391	603,323	1,428,602	15,841,508	75,244	2,964	304,767	35,527	5,802
Alaska		350	350	13,810	2,708	450	34		218	6,228		5			
The Territory of Hawaii		4,000	4,000	83,297	69,013	9,914	1,699		1,481	110,749		10	107		
Virgin Islands of the United States	112	38	38	1,109	224	798	8	2	10	1,566			158		2
Total possessions	112	4,388	4,388	98,216	71,945	11,162	1,741	2	1,709	118,543		15	265		2
Total United States and possessions	70,394	1,588,445	1,588,656	40,970,935	14,084,930	3,182,679	8,586,132	603,325	1,430,311	15,960,051	75,244	2,979	305,032	35,527	5,802

* Includes dividend checks, letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).

TABLE NO. 31.—Assets and liabilities of all active banks other than national, Dec. 31, 1945 (includes State commercial, mutual savings, and private banks)¹

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	U. S. Government securities, direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Income earned or accrued but not collected	Other assets	Total assets
Maine.....	63	63,429	321,023	51	5,263	34,803	5,912	8,864	47,386	2,610	1,500	184		189	207	491,421
New Hampshire.....	55	68,188	202,952	32	10,483	26,895	19,566	1,657	15,233	1,751	1,630				134	348,521
Vermont.....	41	77,769	98,414	148	2,133	9,000	2,141	2,731	12,512	1,866	441	1,627		72	350	209,204
Massachusetts.....	256	1,056,507	2,863,802	232	19,347	268,391	60,275	41,362	287,902	26,279	5,938	968	134	2,184	6,350	4,639,671
Rhode Island.....	24	115,922	521,260	35	1,907	56,380	30,581	17,317	59,117	9,925	195	1,950	550	1,335	370	816,844
Connecticut.....	146	384,258	1,301,430	990	27,163	108,054	38,023	29,610	169,760	15,017	2,823	18	1	347	13,927	2,091,421
Total New England States.....	585	1,766,073	5,308,881	1,488	66,296	503,523	156,498	101,541	591,910	57,448	12,527	4,747	685	4,127	21,338	8,597,082
New York.....	422	7,994,710	19,391,091	4,558	409,982	485,734	113,215	191,133	4,756,941	200,918	22,211	8,199	28,474	90,805	26,378	33,724,349
New Jersey.....	158	436,176	1,838,744	1,318	82,102	135,428	14,912	45,596	343,207	32,129	2,202	596	220	6,835	3,066	2,942,531
Pennsylvania.....	372	771,783	3,327,816	1,673	99,286	482,764	49,423	80,884	815,067	57,128	13,106	8,057	1,776	11,144	9,351	5,729,258
Delaware.....	29	67,016	322,609	55	11,981	63,883	3,231	5,899	86,067	2,563	335	675	425	574	189	585,502
Maryland.....	116	206,142	903,039	310	8,367	47,280	3,067	19,504	183,636	9,061	4,287	39	47	1,453	3,379	1,389,611
District of Columbia.....	12	57,495	271,560	28	625	5,733	948	7,244	93,834	7,630	57	1,500		676	515	447,845
Total Eastern States.....	1,109	9,533,322	26,054,859	7,942	612,343	1,220,822	184,796	350,260	6,278,752	309,429	42,198	19,066	30,942	111,487	42,878	44,799,096
Virginia.....	184	158,523	413,230	257	12,413	11,414	934	15,359	170,059	7,390	172	105		626	1,142	791,624
West Virginia.....	103	61,339	250,125	51	5,995	4,512	835	9,845	89,250	2,914	212	687		267	917	426,949
North Carolina.....	184	227,133	733,386	348	50,306	20,749	1,647	31,675	328,372	5,843	41		516	3,207	4,001	1,407,224
South Carolina.....	122	22,890	117,451	150	9,939	1,920	426	7,933	79,495	657	110			47	174	241,192
Georgia.....	258	161,693	364,697	65	9,791	2,136	981	15,707	207,299	4,904	494	13	115	581	3,185	771,661
Florida.....	117	48,231	278,424	68	17,754	1,668	161	13,130	149,934	2,016	94	175	21	333	986	512,995
Alabama.....	151	67,843	209,851	400	14,992	2,233	454	9,735	127,849	1,511	244	132		342	546	436,132
Mississippi.....	179	108,808	218,398	95	67,521	2,170	192	14,260	170,554	2,677	199		31	154	606	585,709
Louisiana.....	118	63,427	184,514	292	48,459	1,022	614	13,732	180,847	2,223	67	474		131	424	496,226
Texas.....	409	180,141	409,901	202	31,607	2,641	2,382	17,579	349,185	3,929	149	57		137	445	998,355
Arkansas.....	165	50,743	165,460	115	13,997	2,603	139	6,605	131,717	1,088	79			43	392	372,981
Kentucky.....	297	166,283	567,247	137	9,603	13,278	732	15,690	246,617	3,689	80			737	2,933	1,017,026
Tennessee.....	223	103,126	279,749	177	35,938	4,732	2,155	12,105	168,597	3,883	562			351	639	612,014
Total Southern States.....	2,510	1,420,180	4,182,433	2,357	328,315	71,078	11,652	183,355	2,399,775	42,724	2,503	1,643	683	6,956	16,434	8,670,088

Ohio.....	440	742,775	2,630,002	1,010	102,625	116,200	4,498	73,473	699,719	23,861	520	896	24	6,996	4,005	4,406,604
Indiana.....	370	173,652	856,765	524	24,403	27,310	614	27,796	301,130	6,891	92	363	8	650	1,128	1,421,318
Illinois.....	489	391,798	1,827,143	365	122,838	138,997	2,536	35,349	695,278	9,322	151	111	327	4,671	2,654	3,251,540
Michigan.....	355	287,868	1,531,931	883	91,964	50,625	1,950	42,467	401,078	14,393	53	128	8	2,896	2,084	2,428,328
Wisconsin.....	462	217,149	854,239	204	44,705	47,216	732	21,773	269,919	7,066	122	800	1	226	2,218	1,466,370
Minnesota.....	494	144,845	487,160	298	22,334	21,189	90	10,738	151,302	2,647	67	860	1	653	708	842,891
Iowa.....	549	226,185	811,263	147	37,548	12,864	491	21,177	320,538	4,209	203	1,434	55	65	643	1,436,767
Missouri.....	512	451,526	1,337,343	576	66,281	43,073	22,315	27,114	651,046	10,681	2,468	117	55	2,269	3,504	2,618,368
Total Middle Western States.....	3,671	2,635,798	10,335,846	4,007	512,698	457,474	33,226	259,887	3,490,010	79,070	3,676	4,709	415	18,426	16,944	17,852,186
North Dakota.....	109	15,596	190,343	59	6,532	552	311	2,660	61,859	398	27	106	101	278,544		
South Dakota.....	131	26,113	105,400	82	5,793	418	61	2,325	52,756	726	11	4	23	60	193,772	
Nebraska.....	282	42,402	187,418	173	4,233	2,415	37	3,140	98,805	761	2	15	108	339,509		
Kansas.....	441	87,217	378,828	408	16,259	1,700	297	6,797	216,149	2,041	25	391	17	488	710,617	
Montana.....	71	23,644	149,002	88	3,048	1,404	169	2,710	69,335	564	9	253	91	250,317		
Wyoming.....	29	9,853	29,785	69	652	365	32	1,009	23,757	455	27	1	16	66,017		
Colorado.....	62	36,272	120,054	84	5,417	2,482	168	3,037	70,601	564	3	1	236	389	229,313	
New Mexico.....	19	8,663	33,241	70	852	47	45	1,679	26,921	153	1	3	2	71,607		
Oklahoma.....	181	35,903	117,616	70	11,251	424	33	3,222	88,490	475	1	35	250	257,770		
Total Western States.....	1,325	285,663	1,311,687	1,033	54,037	9,807	1,153	26,579	708,673	6,137	106	396	5	689	1,505	2,407,470
Washington.....	84	69,837	277,778	107	16,873	10,251	99	5,415	66,285	1,139	4	8	689	161	448,648	
Oregon.....	50	16,409	93,785	7	4,430	377	48	2,464	29,072	526	10	17	70	367	147,582	
California.....	117	614,956	2,188,634	86	118,645	50,257	3,858	34,284	655,056	22,740	1,205	8	1,183	4,616	5,143	3,700,671
Idaho.....	30	13,287	46,119	15	2,228	373	23	1,208	24,684	237	4	1	44	88	208	286,674
Utah.....	45	51,757	165,409	15	6,550	970	259	3,580	69,996	597	20	200	4	252	299,603	20,648
Nevada.....	3	3,171	13,006	4	221	3	10	552	3,527	106	5	33	10	20,648		
Arizona.....	7	12,675	59,584	15	2,217	803	49	2,119	17,781	271	5	43	72	95,629		
Total Pacific States.....	336	782,086	2,844,315	234	151,164	63,034	4,346	49,622	866,401	25,616	1,248	233	1,183	5,456	6,049	4,800,987
Total United States (exclusive of possessions).....	9,536	16,423,122	50,038,021	17,061	1,724,853	2,325,738	391,671	971,244	14,335,521	520,424	62,258	30,794	33,913	147,141	105,148	87,126,909
Alaska.....	13	4,989	18,139	1	1,265	52	2,311	6,330	268	21	9	33,384				
Canal Zone (Panama).....	2	2,166	1,735	1	336	882	2,871	935	54	10	29,017	36,788				
Guam.....	1	18	3,650	1	6,547	3,054	890	10,618	50,937	1,946	477	286,674				
The Territory of Hawaii.....	8	31,500	180,290	101	10,142	3,540	28,985	24,617	2,226	106	66	593	21,300	324,745		
Puerto Rico.....	14	57,027	176,243	5	79	426	79	426	426	66	6	1,646				
American Samoa.....	1	3	1,127	101	16,689	7,864	942	45,200	84,027	4,494	604	66	716	50,820	688,410	
Total possessions *.....	39	95,703	381,184	101	16,689	7,864	942	45,200	84,027	4,494	604	66	716	50,820	688,410	
Total United States and possessions.....	9,575	16,518,825	50,419,205	17,162	1,741,542	2,333,602	392,613	1,016,444	14,419,548	524,918	62,862	30,860	33,913	147,857	155,968	87,815,319

* Excludes private banks which do not report to State banking departments.

* Excludes figures for the Philippines.

TABLE NO. 31.—Assets and liabilities of all active banks other than national, Dec. 31, 1945 (includes State commercial, mutual savings, and private banks)—Continued

LIABILITIES

(In thousands of dollars)

Location	Demand deposits	Time deposits	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and on other real estate	Acceptances executed by or for account of reporting banks and outstanding	Income collected but not earned	Expenses accrued and unpaid	Other liabilities	Capital stock ¹	Surplus	Undivided profits	Reserves and retirement account for preferred stock and capital notes and debentures
Maine.....	137,198	308,433	445,631	1,350			56	413	489	7,701	18,499	15,611	1,671
New Hampshire.....	14,719	298,158	312,877	75				36	57	1,027	21,451	9,783	3,215
Vermont.....	42,441	146,562	189,003				36	236	308	10,012	2,560	4,124	2,925
Massachusetts.....	1,072,143	3,136,147	4,208,290			216	1,201	5,628	6,603	35,901	210,384	156,830	14,618
Rhode Island.....	245,862	496,136	741,998			580	392	5,263	1,400	15,277	46,424	5,417	93
Connecticut.....	552,359	1,336,159	1,888,518	6,638	89	1	86	3,219	2,040	22,427	99,282	65,347	3,774
Total New England States.....	2,064,722	5,721,595	7,786,317	8,063	89	797	1,771	14,795	10,897	92,345	398,600	257,112	26,296
New York.....	20,547,692	10,287,531	30,835,223	130,432	103	32,915	7,413	86,215	90,708	522,951	1,442,842	450,064	125,483
New Jersey.....	1,421,749	1,319,260	2,741,009	500		220	1,195	5,165	4,087	63,222	96,154	17,278	13,701
Pennsylvania.....	3,209,232	1,944,704	5,153,936	104	109	1,813	1,687	13,355	6,395	121,239	342,691	54,829	33,100
Delaware.....	387,137	125,855	512,992	250		425	165	1,083	341	10,175	24,238	6,600	9,233
Maryland.....	697,888	589,545	1,287,433			47	476	2,465	1,658	19,435	46,431	26,992	4,674
District of Columbia.....	306,672	108,658	415,330			235		808	297	9,850	14,260	5,841	1,224
Total Eastern States.....	26,570,370	14,375,553	40,945,923	131,286	212	35,420	11,171	109,091	103,486	746,872	1,966,616	561,604	187,415
Virginia.....	510,219	229,414	739,633	475			1,103	1,937	604	20,715	15,920	6,814	4,423
West Virginia.....	283,631	108,646	392,277	3,250			62	887	220	12,783	13,018	3,260	1,192
North Carolina.....	1,120,682	212,907	1,333,589	1,186		516	1,804	3,551	1,305	19,399	29,900	9,727	6,247
South Carolina.....	198,816	30,774	229,590				43	120	66	4,622	4,395	1,849	607
Georgia.....	594,692	128,858	723,550	1,248		115	2,611	1,066	994	16,288	16,045	7,181	2,563
Florida.....	386,568	102,761	489,329			21	76	596	218	8,683	9,552	3,045	1,475
Alabama.....	347,238	67,749	414,987				81	478	222	7,621	7,061	4,990	692
Mississippi.....	482,954	75,525	558,479	190		31	85	407	266	11,341	13,596	595	719
Louisiana.....	400,312	72,187	472,499				147	279	511	9,810	8,016	3,177	1,787
Texas.....	894,414	57,844	952,258	192	2		132	529	502	21,373	14,839	6,995	1,533
Arkansas.....	322,131	33,341	355,472	82			12	80	138	7,483	5,424	3,244	1,046
Kentucky.....	863,368	92,306	955,674	670			615	1,337	3,269	23,166	22,781	7,338	2,176
Tennessee.....	456,777	123,292	580,069				650	718	315	14,133	9,751	4,771	1,607
Total Southern States.....	6,861,802	1,335,604	8,197,406	7,293	2	683	7,421	11,985	8,630	177,417	170,298	62,986	25,967

Ohio.....	2,534,453	1,630,682	4,165,135	500	24	1,838	11,878	8,742	88,397	88,277	26,032	15,781	
Indiana.....	923,976	420,179	1,344,155			288	1,257	987	30,519	27,954	12,765	3,393	
Illinois.....	2,271,757	801,029	3,072,786		328	431	5,920	3,641	44,986	50,113	26,248	27,087	
Michigan.....	1,162,086	1,149,195	2,301,281	53	8	1,366	2,286	1,945	50,476	40,924	19,065	10,924	
Wisconsin.....	745,193	639,297	1,384,490		1	256	1,145	104	36,948	25,477	11,289	6,660	
Minnesota.....	357,628	405,960	793,588			127	440	199	15,932	20,660	9,565	2,380	
Iowa.....	1,039,550	324,818	1,364,368			88	638	208	26,086	24,918	15,505	4,956	
Missouri.....	2,080,158	382,425	2,468,583	1,300	55	611	3,486	7,962	63,817	40,555	25,616	6,383	
Total Middle Western States.....	11,140,801	5,753,585	16,894,386	1,853	416	5,005	27,050	23,788	357,161	318,878	146,085	77,564	
North Dakota.....	203,588	61,835	265,423			11	86	51	5,223	2,613	2,710	2,427	
South Dakota.....	154,146	29,926	184,072			4	22	30	4,070	2,657	2,550	367	
Nebraska.....	290,563	31,581	322,144	235		27	31	21	8,149	5,591	2,663	648	
Kansas.....	509,300	74,350	673,650			96	105	177	14,423	13,903	7,313	950	
Montana.....	202,766	37,402	240,228			10	181	19	4,215	3,407	1,906	351	
Wyoming.....	49,586	12,655	62,241			1	7	7	1,258	1,684	541	279	
Colorado.....	182,367	45,184	227,551		5	118	349	66	3,985	4,343	2,369	527	
New Mexico.....	60,552	8,792	69,344			6	9	9	1,025	624	68	531	
Oklahoma.....	226,993	18,252	245,245			83	109	183	5,065	4,118	2,597	370	
Total Western States.....	1,969,861	320,037	2,289,898	235	5	359	890	563	47,413	38,940	22,717	6,450	
Washington.....	185,646	240,965	426,611	100		184	291	713	4,313	10,954	3,546	1,934	
Oregon.....	91,686	48,289	139,975			13	46	88	3,265	2,011	1,095	489	
California.....	2,012,282	1,502,126	3,514,408		1,371	1,705	8,204	9,732	60,644	65,300	28,861	10,446	
Idaho.....	67,987	16,546	84,533			1	26	1,345	1,369	702	232	242	
Utah.....	183,633	100,569	284,202			35	366	103	5,696	6,048	2,283	870	
Nevada.....	14,379	5,343	19,722			5	35	13	460	235	178	...	
Arizona.....	61,149	30,213	91,362			...	224	5	1,173	2,144	575	146	
Total Pacific States.....	2,616,762	1,944,051	4,560,813	100	1,371	1,943	9,166	10,680	76,896	88,061	37,840	14,117	
Total United States (exclusive of possessions).....	51,224,318	29,450,425	80,674,743	148,830	303	38,692	27,670	172,977	158,044	1,498,104	2,981,393	1,088,344	337,809
Alaska.....	21,460	9,701	31,161					43	685	550	621	324	
Canal Zone (Panama).....	32,628	4,124	36,752				1	35					
Guam.....	1,524	3,148	4,672	20				15	35	335	25	71	
The Territory of Hawaii.....	147,339	121,556	268,895				203	409	5,490	5,818	2,640	3,219	
Puerto Rico.....	150,779	118,595	269,374	331	166	145	46	24,369	24,165	4,757	464	928	
American Samoa.....	645	904	1,549						50	25	20	2	
Total possessions.....	354,375	258,028	612,403	351	166	145	250	24,871	30,425	11,485	3,770	4,544	
Total United States and possessions.....	51,578,693	29,708,453	81,287,146	149,181	469	38,692	27,815	173,227	182,915	1,528,529	2,992,878	1,092,114	342,353

* Includes capital notes and debentures. (See classification on pp. 134 and 135).

TABLE No. 31.—*Assets and liabilities of all active banks other than national, Dec. 31, 1945 (includes State commercial, mutual savings, and private banks)*—Continued

[In thousands of dollars]

Location	Loans and discounts										
	Commer- cial and industrial loans (in- cluding open- market paper)	Loans to farmers di- rectly guar- anteed by the Com- modity Credit Cor- poration	Other loans to farmers	Con- sumer loans to individu- als	Loans to brokers and deal- ers in securities	Other loans for the purpose of purchasing or carry- ing stocks, bonds, and other securities	Real-estate loans			Loans to banks	All other loans, includ- ing over- drafts
							Secured by farm land (in- cluding im- prove- ments)	Secured by resi- dential properties (other than farm)	Secured by other prop- er- ties		
Maine	16,180	2,163	1,723	4,877	133	1,314	1,304	28,540	5,769	-----	1,426
New Hampshire	1,212	4	160	1,137	-----	728	264	58,596	2,643	-----	3,444
Vermont	3,519	-----	2,682	2,665	-----	1,092	8,554	51,764	5,398	364	1,731
Massachusetts	87,150	21	929	49,630	9,057	39,254	400	835,606	18,366	740	15,354
Rhode Island	16,353	53	463	8,257	12	1,211	827	67,027	17,270	-----	4,449
Connecticut	31,465	-----	781	26,577	563	14,967	801	296,233	8,138	397	4,336
Total New England States	155,879	2,241	6,738	93,143	9,765	58,566	12,150	1,337,766	57,584	1,501	30,740
New York	2,087,288	21	7,650	323,944	1,529,646	860,932	6,305	2,891,603	72,941	18,915	195,465
New Jersey	70,722	-----	529	42,651	4,742	49,817	1,047	212,901	45,902	-----	7,865
Pennsylvania	263,883	83	2,533	160,275	57,196	47,648	6,317	188,319	35,736	-----	9,793
Delaware	15,386	80	697	15,535	3,561	3,117	2,350	20,078	5,265	-----	947
Maryland	30,064	1,045	2,161	31,519	5,778	61,458	5,792	42,666	17,938	-----	7,721
District of Columbia	10,458	-----	6	15,838	625	3,680	18	16,126	9,503	-----	1,241
Total Eastern States	2,477,801	1,229	13,576	589,762	1,601,548	1,026,652	21,829	3,371,693	187,285	18,915	223,032
Virginia	46,775	230	4,420	41,937	1,105	9,888	7,097	36,849	6,983	-----	3,239
West Virginia	8,910	20	1,301	11,663	512	9,187	3,557	18,335	3,928	536	3,390
North Carolina	90,321	1,201	3,917	44,206	5,051	35,753	10,240	16,955	12,459	607	6,423
South Carolina	5,133	3,256	1,981	3,686	56	1,266	1,342	4,128	461	-----	1,581
Georgia	57,218	12,751	9,258	17,424	1,043	18,892	7,124	27,770	5,846	165	4,204
Florida	13,804	66	3,543	8,783	431	5,897	2,434	7,467	3,596	-----	2,210
Alabama	14,463	11,197	6,465	10,695	1,142	9,266	3,764	8,223	2,291	-----	337
Mississippi	29,836	14,016	18,249	7,968	4,342	14,996	5,878	7,307	2,719	31	3,466
Louisiana	18,611	1,395	3,849	14,310	730	4,950	3,868	8,902	3,659	-----	3,153
Texas	55,299	22,779	33,917	23,973	977	17,594	6,585	10,813	3,486	35	4,683
Arkansas	13,131	5,729	9,086	5,251	611	5,669	3,257	4,950	1,546	1	1,512
Kentucky	48,739	107	10,047	28,378	1,516	27,830	17,403	17,582	5,371	227	9,083
Tennessee	23,076	2,665	9,689	20,732	578	13,689	12,215	13,869	2,746	-----	3,868
Total Southern States	425,316	75,412	115,720	239,006	18,094	174,876	84,764	183,150	55,091	1,602	47,149

Ohio.....	129,622	186	11,706	91,572	70,157	141,409	27,804	188,023	35,410	65	46,821
Indiana.....	23,613	411	18,802	27,755	62	8,173	24,291	59,279	9,843	1	1,422
Illinois.....	159,067	29	26,513	36,542	32,533	56,116	10,486	57,400	10,017	-----	3,095
Michigan.....	54,756	1,612	17,919	40,233	1,870	21,829	16,960	109,048	17,708	40	5,893
Wisconsin.....	44,254	59	20,830	22,525	1,086	12,728	24,142	70,372	15,058	129	5,966
Minnesota.....	9,821	2,134	32,713	11,622	13	1,198	14,452	66,205	3,886	17	2,784
Iowa.....	29,271	1,118	73,409	21,599	371	13,759	36,544	37,140	7,871	14	5,089
Missouri.....	155,561	3,775	31,425	55,636	6,676	60,533	21,291	89,874	21,078	34	5,543
Total Middle Western States.....	606,065	9,324	233,317	307,484	112,768	315,745	175,970	677,341	120,871	300	76,613
North Dakota.....	1,292	4,374	5,751	1,237	-----	39	468	1,930	220	-----	285
South Dakota.....	2,346	3,299	15,118	1,260	1	281	1,450	1,670	435	-----	253
Nebraska.....	3,037	2,412	25,465	2,460	35	434	3,622	2,771	619	34	1,513
Kansas.....	15,727	3,828	33,576	9,400	115	2,630	7,690	10,699	1,487	1	2,065
Montana.....	4,618	1,807	8,143	1,716	-----	1,939	660	3,193	867	-----	701
Wyoming.....	1,023	325	4,357	734	-----	189	608	2,156	399	-----	62
Colorado.....	11,516	952	10,061	6,415	116	632	932	4,291	1,073	10	274
New Mexico.....	2,196	491	2,897	1,012	-----	44	142	1,429	291	-----	161
Oklahoma.....	5,556	4,067	12,827	6,337	3	1,508	1,809	2,547	543	-----	706
Total Western States.....	47,311	21,555	118,194	30,571	270	7,696	17,381	30,686	5,934	45	6,020
Washington.....	10,586	2,128	3,122	3,829	182	3,579	1,974	41,050	2,186	5	1,196
Oregon.....	2,147	355	1,705	2,216	9	794	771	5,303	2,325	-----	784
California.....	139,932	27	14,070	45,808	10,678	60,221	15,220	253,942	61,429	-----	13,629
Idaho.....	3,166	2,272	4,325	886	9	384	527	828	570	-----	320
Utah.....	8,524	643	10,282	3,180	312	1,380	3,373	16,607	4,718	-----	2,732
Nevada.....	611	-----	718	373	-----	80	86	665	670	-----	68
Arizona.....	2,821	-----	2,665	1,332	-----	669	416	4,108	650	-----	14
Total Pacific States.....	167,687	5,425	36,887	57,624	11,190	67,107	22,367	322,503	72,548	5	18,743
Total United States (exclusive of possessions).....	3,880,059	115,186	524,432	1,317,590	1,753,635	1,650,642	334,461	5,923,139	499,313	22,368	402,297
Alaska.....	-----	-----	-----	-----	-----	121	-----	1,470	-----	-----	3,398
Canal Zone (Panama).....	-----	-----	-----	81	-----	-----	-----	-----	-----	-----	2,085
Guam.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	18
The Territory of Hawaii.....	11,441	-----	-----	1,022	-----	2,881	11	8,675	700	-----	6,770
Puerto Rico.....	26,342	-----	14,492	3,671	-----	1,571	1,158	2,843	1,630	-----	5,320
American Samoa.....	1	-----	-----	1	-----	-----	-----	-----	-----	-----	1
Total possessions.....	37,784	-----	14,492	4,775	-----	4,573	1,169	12,988	2,330	-----	17,592
Total United States and possessions.....	3,917,843	115,186	538,924	1,322,365	1,753,635	1,655,215	335,630	5,936,127	501,643	22,368	419,889

TABLE NO. 31.—Assets and liabilities of all active banks other than national, Dec. 31, 1945, (includes State commercial, mutual savings, and private banks)—Continued

[In thousands of dollars]

Location	Capital			Demand deposits						Time deposits					
	Capital notes and debentures	Preferred stock	Common stock	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine.....	95	1,666	5,940	91,399	30,919	10,826	2,292	-----	1,762	306,971	38	-----	1,424	-----	-----
New Hampshire.....	-----	125	902	8,866	3,352	1,281	1,080	-----	140	298,136	-----	-----	22	-----	-----
Vermont.....	4,275	3,240	2,497	25,556	13,434	2,564	229	-----	658	145,078	16	5	1,394	69	-----
Massachusetts.....	-----	2,358	33,543	708,284	252,762	41,733	46,452	1,287	21,625	3,135,375	348	82	260	82	-----
Rhode Island.....	-----	870	14,407	153,129	63,656	16,879	2,332	601	4,265	495,400	495	-----	236	5	-----
Connecticut.....	-----	594	21,833	371,241	131,431	21,273	20,469	2	7,943	1,335,490	107	36	515	11	-----
Total New England States.....	4,370	8,853	79,122	1,363,475	495,554	94,556	72,854	1,890	36,393	5,716,450	1,004	123	3,851	167	-----
New York.....	40,315	13,698	468,938	11,257,526	5,271,887	373,312	2,186,574	661,170	797,223	10,195,670	10,893	-----	33,374	35,787	11,807
New Jersey.....	552	23,523	39,147	890,754	388,877	92,669	20,074	299	20,076	1,315,149	676	-----	2,912	523	-----
Pennsylvania.....	-----	5,968	115,271	2,291,399	676,089	76,077	131,779	215	33,673	1,910,020	850	106	32,958	770	-----
Delaware.....	59	-----	10,116	297,773	63,428	10,665	3,288	-----	11,983	117,284	45	-----	8,516	10	-----
Maryland.....	785	1,213	17,437	466,764	153,654	31,245	39,324	239	6,662	587,026	772	17	1,720	10	-----
District of Columbia.....	-----	-----	9,850	229,131	72,565	6	2,258	21	2,691	108,658	-----	-----	-----	-----	-----
Total Eastern States.....	41,711	44,402	660,759	15,442,347	6,626,500	583,974	2,383,297	661,944	872,308	14,233,807	13,236	123	79,480	37,100	11,807
Virginia.....	-----	2,589	18,126	353,057	74,731	24,900	51,101	99	6,331	220,902	641	13	7,596	262	-----
West Virginia.....	1,280	11,503	191,652	52,533	191,652	20,634	13,451	-----	5,361	108,016	3	82	114	431	-----
North Carolina.....	-----	1,315	18,084	644,892	155,386	97,970	213,560	-----	8,874	206,840	1,872	170	2,424	1,601	-----
South Carolina.....	150	31	4,441	166,867	14,104	12,883	4,249	-----	713	30,316	2	6	427	23	-----
Georgia.....	382	-----	15,906	436,387	79,009	26,840	48,706	-----	3,750	127,748	246	89	357	418	-----
Florida.....	-----	356	307,519	48,268	28,590	5,661	176	-----	3,354	96,986	87	124	4,940	624	-----
Alabama.....	-----	499	7,122	258,689	37,364	30,762	19,200	-----	1,223	67,577	31	22	34	85	-----
Mississippi.....	20	2,992	8,329	352,303	46,770	44,087	37,426	188	2,180	75,493	4	-----	3	25	-----
Louisiana.....	10	1,011	8,789	301,928	30,159	32,492	32,695	-----	3,038	69,351	2,518	227	63	28	-----
Texas.....	481	-----	20,892	732,844	73,026	51,047	29,410	243	7,844	54,262	14	23	2,969	576	-----
Arkansas.....	-----	761	6,722	260,440	20,844	24,405	14,824	-----	1,618	33,073	250	14	4	-----	-----
Kentucky.....	-----	1,716	21,450	565,908	119,259	43,326	128,877	-----	5,998	90,384	1,541	5	359	17	-----
Tennessee.....	-----	1,799	12,334	349,340	59,525	32,002	13,831	9	2,070	121,701	111	72	1,247	161	-----
Total Southern States.....	2,323	13,069	162,025	4,914,826	810,978	469,938	612,991	715	52,354	1,302,649	7,320	847	20,537	4,251	-----

Ohio.....	14,138	335	73,924	1,655,395	629,934	92,309	118,981	866	36,968	1,581,070	210	203	48,567	632	-----
Indiana.....	4,253	-----	26,266	701,457	120,381	77,502	14,695	-----	9,941	418,634	24	108	1	1,412	-----
Illinois.....	588	-----	44,398	1,567,256	436,812	64,539	177,790	743	24,617	781,425	44	37	19,523	-----	-----
Michigan.....	-----	6,832	43,644	813,078	186,689	100,841	26,431	240	24,807	1,144,898	439	43	3,151	664	-----
Wisconsin.....	964	4,669	31,315	556,248	125,777	31,269	16,455	-----	15,444	636,673	117	49	2,083	375	-----
Minnesota.....	401	-----	15,531	302,550	48,797	26,001	2,286	8	7,986	402,836	6	317	2,728	73	-----
Iowa.....	-----	1,421	24,665	772,138	144,818	88,982	18,211	135	15,266	324,621	88	71	33	5	-----
Missouri.....	2,103	839	60,875	1,234,459	295,934	121,302	417,758	1,844	14,861	380,895	246	66	996	222	-----
Total Middle Western States.....	22,447	14,096	320,618	7,602,581	1,989,142	602,745	792,607	3,836	149,890	5,671,052	1,174	894	77,082	3,383	-----
North Dakota.....	207	24	4,992	152,417	22,608	23,129	3,169	-----	2,265	33,713	1	1	28,120	-----	-----
South Dakota.....	108	-----	3,962	128,111	11,278	12,379	1,464	-----	914	28,210	202	12	1,502	-----	-----
Nebraska.....	88	93	7,968	257,335	17,417	12,325	1,813	-----	1,673	31,557	6	10	8	-----	-----
Kansas.....	-----	545	13,878	472,201	43,300	68,238	11,849	-----	3,712	74,115	25	20	154	36	-----
Montana.....	45	60	4,110	143,353	21,863	19,918	15,382	-----	2,250	37,049	50	6	357	-----	-----
Wyoming.....	-----	295	963	41,516	2,867	3,467	1,254	-----	482	12,613	2	5	32	5	-----
Colorado.....	224	-----	3,761	146,345	18,860	6,944	7,701	-----	2,517	44,803	2	-----	179	200	-----
New Mexico.....	-----	111	914	51,213	3,590	5,009	37	-----	703	8,772	3	16	1	-----	-----
Oklahoma.....	-----	46	5,019	187,587	15,190	17,422	2,887	-----	3,907	18,178	-----	5	54	15	-----
Total Western States.....	448	1,398	45,567	1,580,078	156,973	168,831	45,556	-----	18,423	289,010	289	75	30,407	256	-----
Washington.....	327	-----	3,986	145,033	26,558	10,034	1,570	306	2,145	240,919	-----	7	4	35	-----
Oregon.....	106	100	3,059	77,193	6,676	5,869	624	66	1,258	47,750	2	-----	372	165	-----
California.....	-----	10,838	49,806	1,397,041	350,137	42,037	171,867	17,028	34,172	1,485,918	2	15	12,620	3,571	-----
Idaho.....	-----	60	1,285	55,043	3,632	7,792	866	-----	864	16,544	2	-----	-----	-----	-----
Utah.....	348	100	5,248	122,821	21,864	17,154	18,976	5	2,813	100,449	-----	5	55	60	-----
Nevada.....	-----	30	430	10,412	1,089	2,367	-----	-----	511	5,339	4	-----	-----	-----	-----
Arizona.....	-----	-----	1,173	44,934	7,610	7,003	212	161	1,229	30,105	-----	13	1	94	-----
Total Pacific States.....	781	11,128	64,987	1,852,477	417,566	92,256	193,905	17,566	42,992	1,927,024	10	40	13,052	3,925	-----
Total United States (exclusive of possessions).....	72,080	92,946	1,333,078	32,755,784	10,496,713	2,012,300	4,101,210	685,951	1,172,360	29,139,992	23,033	2,102	224,409	49,082	11,807
Alaska.....	-----	-----	685	19,413	583	800	481	-----	183	9,685	-----	16	-----	-----	-----
Canal Zone (Panama).....	-----	-----	11,074	21,217	-----	-----	-----	244	93	4,124	-----	-----	-----	-----	-----
Guam.....	-----	35	1,021	500	-----	-----	-----	-----	3	3,148	-----	-----	-----	-----	-----
The Territory of Hawaii.....	-----	5,490	91,852	41,197	11,980	1,333	59	-----	918	120,765	-----	522	269	-----	-----
Puerto Rico.....	-----	24,165	81,950	30,129	17,951	3,049	5,616	-----	12,384	53,176	-----	31	65,388	-----	-----
American Samoa.....	-----	50	387	-----	227	-----	29	-----	2	904	-----	-----	-----	-----	-----
Total possessions.....	-----	-----	30,425	205,697	93,626	30,658	4,863	5,948	13,583	191,802	-----	569	65,657	-----	-----
Total United States and possessions.....	72,080	92,946	1,363,503	32,961,481	10,590,339	2,042,958	4,106,073	691,899	1,185,943	29,331,794	23,033	2,671	290,066	49,082	11,807

* Includes dividend checks, letters of credit and travelers' checks sold for cash, and amounts due to reserve agents (transit account).

TABLE NO. 32.—Assets and liabilities of active State commercial banks, Dec. 31, 1945¹ASSETS
[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	U. S. Government securities, direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Income earned or accrued but not collected	Other assets	Total assets
Maine.....	31	43,676	155,324	47	3,749	9,047	1,639	7,061	37,786	1,957	363	117	-----	189	116	261,071
New Hampshire.....	21	15,835	47,636	32	2,350	4,055	3,174	688	6,275	347	318	-----	-----	-----	44	80,752
Vermont.....	33	46,442	55,682	19	1,787	6,832	1,062	2,235	10,090	1,164	240	9	-----	31	282	125,875
Massachusetts.....	66	259,138	896,698	214	9,303	38,513	3,816	26,162	221,620	11,113	914	968	134	2,184	1,134	1,471,901
Rhode Island.....	15	66,050	372,240	21	1,855	18,500	16,800	15,527	50,872	9,111	149	1,950	550	1,335	234	555,194
Connecticut.....	71	133,715	490,779	152	22,892	19,298	4,014	21,778	129,413	10,520	404	18	1	347	432	833,763
Total New England States.....	237	564,856	2,018,359	485	41,936	96,245	30,505	73,441	456,056	34,212	2,386	3,062	685	4,086	2,242	3,328,556
New York.....	286	5,208,963	13,559,436	2,865	350,968	328,246	70,280	137,116	4,430,836	146,008	2,967	5,006	21,184	57,188	19,891	24,340,954
New Jersey.....	134	342,852	1,664,697	1,272	59,804	73,638	14,655	42,262	323,046	28,026	1,610	148	220	5,579	2,773	2,460,582
Pennsylvania.....	353	697,376	2,665,844	1,673	79,610	242,981	48,722	77,421	788,473	47,142	12,162	7,427	266	7,896	8,165	4,685,158
Delaware.....	27	57,024	302,391	55	10,810	14,185	3,071	5,818	83,409	2,008	185	675	425	574	187	480,817
Maryland.....	106	185,661	591,746	305	8,275	15,044	3,066	17,840	166,554	7,853	298	39	47	1,255	3,293	1,001,276
District of Columbia.....	12	57,495	271,560	28	625	5,733	948	7,244	93,834	7,630	57	1,500	-----	676	515	447,845
Total Eastern States.....	918	6,549,371	18,955,674	6,198	510,092	679,827	140,742	287,701	5,886,152	238,667	17,279	14,795	22,142	73,168	34,824	33,416,632
Virginia.....	184	158,523	413,230	257	12,413	11,414	934	15,359	170,059	7,390	172	105	-----	626	1,142	791,624
West Virginia.....	103	61,339	250,125	51	5,995	4,512	835	9,845	89,250	2,914	212	687	-----	267	917	426,949
North Carolina.....	184	227,133	733,386	348	50,306	20,749	1,647	31,675	328,372	5,843	41	-----	516	3,207	4,001	1,407,224
South Carolina.....	121	22,382	117,205	150	9,704	1,833	231	7,845	77,877	657	85	-----	-----	47	174	238,190
Georgia.....	258	161,693	364,697	65	9,791	2,136	981	15,707	207,299	4,904	494	13	115	581	3,185	771,661
Florida.....	117	48,231	278,424	68	17,754	1,668	161	13,130	149,934	2,016	94	175	21	333	966	512,995
Alabama.....	151	67,843	209,851	400	14,992	2,233	454	9,735	127,849	1,511	244	132	-----	342	546	436,132
Mississippi.....	179	108,808	218,398	95	67,521	2,170	192	14,260	170,554	2,677	199	-----	31	154	650	585,709
Louisiana.....	118	63,427	184,514	292	48,459	1,022	614	13,732	180,847	2,223	67	474	-----	131	424	496,226
Texas.....	409	180,141	409,901	202	31,607	2,641	2,382	17,579	349,185	3,929	149	57	-----	137	445	998,355
Arkansas.....	165	50,743	165,460	115	13,997	2,603	139	6,605	131,717	1,088	79	-----	-----	43	392	372,981
Kentucky.....	297	166,283	557,247	137	9,603	13,278	732	15,690	246,617	3,689	80	-----	-----	737	2,933	1,017,026
Tennessee.....	223	103,126	279,749	177	35,938	4,732	2,155	12,105	168,597	3,883	562	-----	-----	351	639	612,014
Total Southern States.....	2,509	1,419,679	4,182,187	2,357	328,080	70,901	11,457	133,267	2,308,157	49,794	2,476	1,649	609	6,056	18,494	6,687,606

Ohio.....	430	674,753	2,519,227	1,010	99,840	94,487	3,818	68,936	684,694	23,182	506	887	24	6,193	3,854	4,181,411
Indiana.....	356	165,561	822,488	524	23,502	25,503	598	27,025	291,377	6,799	78	363		650	1,119	1,365,588
Illinois.....	489	391,798	1,521,143	365	122,838	138,997	2,536	35,349	695,278	9,322	151	111	327	4,671	2,654	3,211,540
Michigan.....	355	287,868	1,531,931	883	91,964	50,625	1,950	42,467	401,078	14,393	53	128	8	2,896	2,084	2,428,328
Wisconsin.....	458	215,874	847,041	194	43,677	47,055	706	21,653	268,476	6,995	122	798	1	226	2,218	1,454,736
Minnesota.....	493	107,967	409,683	298	18,933	8,312	90	10,474	146,676	2,347	67	15		653	663	706,178
Iowa.....	549	226,185	811,263	147	37,548	12,864	491	21,177	320,538	4,209	203	1,434		65	643	1,436,767
Missouri.....	512	451,526	1,337,343	576	66,281	43,073	22,315	27,114	651,046	10,681	2,468	117	55	2,269	3,504	2,618,368
Total Middle Western States.....	3,642	2,521,232	10,106,119	3,997	504,583	420,916	32,504	254,196	3,459,163	77,928	3,648	3,853	415	17,623	16,739	17,422,916
North Dakota.....	109	15,596	190,343	59	6,532	552	311	2,660	61,859	398	27			106	101	278,544
South Dakota.....	131	26,113	105,400	82	5,793	418	61	2,325	52,756	726	11	4		23	60	193,772
Nebraska.....	282	42,402	187,418	173	4,233	2,415	37	3,140	98,805	761	2			15	108	339,509
Kansas.....	441	87,217	378,828	408	16,259	1,700	297	6,797	216,149	2,041	25	391		17	488	710,617
Montana.....	71	23,644	149,002	88	3,048	1,404	169	2,710	69,335	564	9			253	91	250,317
Wyoming.....	29	9,853	29,785	69	652	365	32	1,009	23,757	455	27			1	16	66,021
Colorado.....	62	36,272	120,054	84	5,417	2,482	168	3,037	70,601	564	3	1	5	236	389	239,313
New Mexico.....	19	8,663	33,241		852	47	45	1,679	26,921	153	1			3	2	71,607
Oklahoma.....	181	35,903	117,616	70	11,251	424	33	3,222	88,490	475	1			35	250	257,770
Total Western States.....	1,325	285,663	1,311,687	1,033	54,037	9,807	1,153	26,579	708,673	6,137	106	396	5	689	1,505	2,407,470
Washington.....	82	39,642	159,636	107	12,430	1,466	99	4,776	61,567	933	4	8		172	119	280,959
Oregon.....	49	12,737	88,907	7	4,411	377	48	2,347	28,599	525	10	17		70	365	138,420
California.....	117	614,956	2,188,634	86	118,645	50,257	3,858	34,284	655,056	22,740	1,205	8	1,183	4,616	5,143	3,700,671
Idaho.....	30	13,287	46,119		2,228	373	23	1,208	24,684	237	4			1	44	88,208
Utah.....	45	51,751	165,409	15	6,550	970	259	3,580	69,996	597	20	200		4	252	299,603
Nevada.....	3	3,171	13,006	4	221	3	10	552	3,527	106	5			33	10	20,648
Arizona.....	7	12,675	59,584	15	2,217	803	49	2,119	17,781	271				43	72	95,629
Total Pacific States.....	333	748,219	2,721,295	234	146,702	54,249	4,346	48,866	861,210	25,409	1,248	233	1,183	4,939	6,005	4,624,138
Total United States (exclusive of possessions).....	8,964	12,089,013	39,295,321	14,304	1,585,430	1,332,035	220,707	874,050	13,769,411	425,077	27,145	23,982	25,113	107,461	77,749	69,866,798
Alaska.....	13	4,989	18,139			1,265	52	2,311	6,330	268	21				9	33,384
Canal Zone (Panama).....	2	2,166	1,735					2,871	935	54				10	29,017	36,788
Guam.....	1	18	3,650					336	882					19	268	5,173
The Territory of Hawaii.....	8	31,500	180,290	101	6,547	3,054	890	10,618	50,937	1,946	477			88	226	286,674
Puerto Rico.....	14	57,027	176,243		10,142	3,540		28,985	24,517	2,226	106			593	21,300	324,745
American Samoa.....	1	3	1,127			6		79	426					6		1,646
Total possessions.....	39	95,703	381,784	101	16,689	7,864	942	45,200	84,027	4,494	604	66		716	50,820	688,410
Total United States and possessions.....	9,003	12,184,716	39,676,505	14,405	1,602,119	1,339,899	221,649	919,250	13,853,438	429,571	27,749	24,048	25,113	108,177	128,569	70,555,208

¹ Includes loan and trust companies and stock savings banks.

² Includes 8 guaranty savings banks.

³ Includes gross reciprocal bank balances.

⁴ Includes trust companies and other financial institutions without deposits.

⁵ Branches of 2 American national banks.

⁶ Includes 2 American national banks having branches in Puerto Rico.

⁷ Excludes figures for the Philippines.

NOTE.—Estimated amounts, based on figures available from other sources, have been used in this table in instances where the various items of assets and liabilities were not obtainable direct from State bank departments.

TABLE NO. 32.—Assets and liabilities of active State commercial banks, Dec. 31, 1945—Continued

LIABILITIES
(in thousands of dollars)

Location	Demand deposits	Time deposits	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and on other real estate	Acceptances executed by or for account of reporting banks and outstanding	Income collected but not earned	Expenses accrued and unpaid	Other liabilities	Capital stock ¹	Surplus	Undivided profits	Reserves and re- tire- ment account for preferred stock and capital notes and debentures
Maine.....	137,198	105,152	242,350	750	-----	-----	56	413	334	7,606	4,758	3,670	1,134
New Hampshire.....	14,719	58,435	73,154	75	-----	-----	-----	36	19	1,027	4,265	1,885	291
Vermont.....	41,977	71,440	113,417	-----	-----	-----	-----	193	125	5,737	2,221	2,767	1,415
Massachusetts.....	1,071,838	280,782	1,352,620	-----	-----	216	933	5,628	1,672	35,901	46,053	17,508	11,370
Rhode Island.....	245,862	255,310	501,172	-----	-----	580	360	3,420	617	15,277	29,215	4,460	93
Connecticut.....	551,022	220,118	771,140	475	-----	1	86	2,861	571	22,198	23,133	10,077	3,221
Total New England States.....	2,062,616	991,237	3,053,853	1,300	-----	797	1,435	12,551	3,338	87,746	109,645	40,367	17,524
New York.....	20,368,931	1,991,510	22,360,441	127,925	-----	25,356	7,387	79,807	77,554	520,476	784,431	255,994	101,583
New Jersey.....	1,416,545	894,425	2,310,970	500	-----	220	1,182	5,093	2,973	62,670	50,708	17,278	8,988
Pennsylvania.....	3,190,043	1,000,555	4,190,598	102	90	266	1,681	13,111	4,767	118,759	275,087	52,020	28,677
Delaware.....	387,137	51,966	439,103	250	-----	425	165	1,083	330	10,175	22,538	6,420	328
Maryland.....	696,899	241,523	938,422	-----	-----	47	469	2,377	967	19,435	28,071	6,889	4,599
District of Columbia.....	306,672	108,658	415,330	-----	-----	-----	235	808	297	9,850	14,260	5,841	1,224
Total Eastern States.....	26,366,227	4,288,637	30,654,864	128,777	90	26,314	11,119	102,279	86,888	741,365	1,175,095	344,442	145,399
Virginia.....	510,219	229,414	739,633	475	-----	-----	1,103	1,937	604	20,715	15,920	6,814	4,423
West Virginia.....	283,631	108,646	392,277	3,250	-----	-----	62	887	220	12,783	13,018	3,260	1,192
North Carolina.....	1,120,682	212,907	1,333,589	1,186	-----	516	1,804	3,551	1,305	19,399	29,900	9,727	6,247
South Carolina.....	196,319	30,700	227,019	-----	-----	-----	43	120	66	4,222	4,395	1,818	507
Georgia.....	594,692	128,558	723,550	1,248	-----	115	2,611	1,066	994	16,288	16,045	7,181	2,563
Florida.....	386,568	102,761	489,329	-----	-----	21	76	596	218	8,683	9,552	3,045	1,475
Alabama.....	347,238	67,749	414,987	-----	-----	-----	81	478	222	7,621	7,061	4,990	692
Mississippi.....	482,954	75,525	558,479	190	-----	31	85	407	266	11,341	13,596	595	719
Louisiana.....	400,312	72,187	472,499	-----	-----	-----	147	279	511	9,810	8,016	3,177	1,787
Texas.....	894,414	57,544	952,258	192	2	-----	132	529	502	21,373	14,839	6,995	1,533
Arkansas.....	322,131	33,341	355,472	82	-----	-----	12	80	-----	7,483	5,424	3,244	1,046
Kentucky.....	863,368	92,306	955,674	670	-----	-----	615	1,337	3,269	23,166	22,781	7,338	2,176
Tennessee.....	456,777	123,292	580,069	-----	-----	-----	650	718	315	14,133	9,751	4,771	1,607
Total Southern States.....	6,859,305	1,335,530	8,194,835	7,293	2	683	7,421	11,985	8,630	177,017	170,298	62,955	25,967

Ohio	2, 530, 268	1, 424, 930	3, 955, 198	500		24	1, 766	11, 180	7, 703	88, 244	76, 916	24, 863	15, 017
Indiana	909, 233	383, 339	1, 292, 572			288	288	1, 107	983	30, 343	24, 784	12, 511	3, 000
Illinois	2, 271, 757	801, 029	3, 072, 786			328	431	5, 920	3, 641	44, 986	50, 113	26, 248	27, 087
Michigan	1, 152, 086	1, 149, 195	2, 301, 281	53		8	1, 366	2, 286	1, 945	50, 476	40, 924	19, 065	10, 924
Wisconsin	745, 191	628, 567	1, 373, 758			1	256	1, 141	41	36, 948	24, 725	11, 206	6, 680
Minnesota	387, 628	278, 114	665, 742				127	440	144	15, 932	13, 660	7, 792	2, 341
Iowa	1, 039, 550	324, 818	1, 364, 368				88	638	208	26, 086	24, 918	15, 505	4, 956
Missouri	2, 086, 158	382, 425	2, 468, 583	1, 300		55	611	3, 496	7, 962	63, 817	40, 555	25, 616	6, 383
Total Middle Western States	11, 121, 871	5, 372, 417	16, 494, 288	1, 853		416	4, 933	26, 198	22, 627	356, 832	296, 595	142, 806	76, 368
North Dakota	203, 588	61, 835	265, 423				11	86	51	5, 223	2, 613	2, 710	2, 427
South Dakota	154, 146	29, 926	184, 072				4	22	30	4, 070	2, 657	2, 550	367
Nebraska	290, 563	31, 581	322, 144	235			27	31	21	8, 149	5, 591	2, 663	648
Kansas	599, 300	74, 350	673, 650				96	105	177	14, 423	13, 903	7, 313	950
Montana	202, 766	37, 462	240, 228				10	181	19	4, 215	3, 407	1, 906	351
Wyoming	49, 586	12, 655	62, 241				10	1	7	1, 258	1, 684	541	279
Colorado	182, 367	45, 184	227, 551			5	118	349	66	3, 985	4, 343	2, 369	527
New Mexico	60, 552	8, 792	69, 344					6	9	1, 025	624	68	631
Oklahoma	226, 993	18, 252	245, 245				83	109	183	5, 065	4, 118	2, 597	370
Total Western States	1, 969, 861	320, 037	2, 289, 898	235		5	359	890	563	47, 413	38, 940	22, 717	6, 450
Washington	185, 646	83, 251	268, 897	100			183	291	85	4, 313	3, 824	2, 582	684
Oregon	91, 685	39, 557	131, 242				13	44	12	3, 265	1, 803	1, 562	479
California	2, 012, 282	1, 502, 126	3, 514, 408			1, 371	1, 705	8, 204	9, 732	60, 644	65, 300	28, 861	10, 446
Idaho	67, 987	16, 546	84, 533				1			1, 345	1, 369	702	232
Utah	183, 633	100, 569	284, 202				35	366	103	5, 696	6, 048	2, 283	870
Nevada	14, 379	5, 343	19, 722				5	35	13	460	235	178	
Arizona	61, 149	30, 213	91, 362					224	5	1, 173	2, 144	575	146
Total Pacific States	2, 616, 761	1, 777, 605	4, 394, 366	100		1, 371	1, 942	9, 164	9, 976	76, 896	80, 723	36, 743	12, 857
Total United States (exclusive of possessions)	50, 996, 641	14, 085, 463	65, 082, 104	139, 558	92	29, 586	27, 209	163, 067	132, 022	1, 487, 269	1, 871, 296	650, 030	284, 565
Alaska	21, 460	9, 701	31, 161						43	685	550	621	324
Canal Zone (Panama)	32, 628	4, 124	36, 752					1	35				
Guam	1, 524	3, 148	4, 672	20					15	35	335	25	71
The Territory of Hawaii	147, 339	121, 556	268, 895					203	409	5, 490	5, 818	2, 640	3, 219
Puerto Rico	150, 779	118, 595	269, 374	331	166		145	46	24, 369	24, 165	4, 757	464	928
American Samoa	645	904	1, 549							50	25	20	2
Total possessions	354, 375	258, 028	612, 403	351	166		145	250	24, 871	30, 425	11, 485	3, 770	4, 544
Total United States and possessions	51, 351, 016	14, 343, 491	65, 694, 507	139, 909	258	29, 586	27, 354	163, 317	156, 893	1, 517, 694	1, 882, 781	653, 800	289, 109

¹ Includes capital notes and debentures. (See classification on pp. 142 and 143).

² Includes guaranty fund.

³ Includes gross reciprocal bank balances.

TABLE NO. 32.—Assets and liabilities of active State commercial banks, Dec. 31, 1945—Continued
 [In thousands of dollars]

Location	Loans and discounts										
	Commer- cial and industrial loans (in- cluding open- market paper)	Loans to farmers di- rectly guar- anteed by the Com- modity Credit Cor- poration	Other loans to farmers	Con- sumer loans to individu- als	Loans to brokers and deal- ers in securities	Other loans for the purpose of purchasing or carry- ing stocks, bonds and other securities	Real-estate loans			Loans to banks	All other loans, includ- ing over- drafts
							Secured by farm land (in- cluding improve- ments)	Secured by resi- dential properties (other than farm)	Secured by other prop- erties		
Maine.....	16,180	2,163	1,723	4,877	133	1,314	1,304	9,836	5,769	-----	377
New Hampshire.....	1,212	4	160	1,137	-----	728	264	9,585	2,643	-----	102
Vermont.....	3,398	-----	2,473	2,571	-----	873	5,207	26,967	3,775	364	814
Massachusetts.....	87,150	21	929	49,630	9,057	39,254	400	50,154	18,366	740	3,437
Rhode Island.....	16,353	53	463	8,257	12	1,211	615	25,316	13,078	-----	692
Connecticut.....	31,349	-----	781	26,526	563	14,967	801	48,327	8,138	397	1,866
Total New England States.....	155,642	2,241	6,529	92,998	9,765	58,347	8,591	170,185	51,769	1,501	7,288
New York.....	2,052,289	21	7,646	323,931	1,521,388	851,503	6,305	161,287	72,941	18,915	192,737
New Jersey.....	70,722	-----	529	42,641	4,742	49,817	983	136,428	29,220	-----	7,770
Pennsylvania.....	261,824	83	2,464	158,841	57,120	46,991	5,777	119,636	35,646	-----	8,994
Delaware.....	15,386	80	697	15,535	3,561	3,117	2,123	10,355	5,265	-----	905
Maryland.....	30,064	1,045	2,161	31,519	5,778	61,393	5,393	30,795	10,341	-----	7,172
District of Columbia.....	10,458	-----	6	15,838	625	3,680	18	16,126	9,503	-----	1,241
Total Eastern States.....	2,440,743	1,229	13,503	588,305	1,593,214	1,016,501	20,599	474,627	162,916	18,915	218,819
Virginia.....	46,775	230	4,420	41,937	1,105	9,888	7,097	36,849	6,983	-----	3,239
West Virginia.....	8,910	20	1,301	11,663	512	9,187	3,557	18,335	3,928	536	3,390
North Carolina.....	90,321	1,201	3,917	44,206	5,051	35,753	10,240	16,955	12,459	607	6,423
South Carolina.....	5,133	3,256	1,978	3,663	56	1,266	1,330	4,083	461	-----	1,156
Georgia.....	57,218	12,751	9,256	17,424	1,043	18,892	7,124	27,770	5,846	165	4,204
Florida.....	13,804	66	3,543	8,783	431	5,897	2,434	7,467	3,596	-----	2,210
Alabama.....	14,463	11,197	6,465	10,695	1,142	9,266	3,764	8,223	2,291	-----	337
Mississippi.....	29,836	14,016	18,249	7,968	4,342	14,996	5,878	7,307	2,719	31	3,466
Louisiana.....	18,611	1,395	3,549	14,310	730	4,950	3,868	8,902	3,659	-----	3,153
Texas.....	55,299	22,779	33,917	23,973	977	17,594	6,585	10,813	3,486	35	4,683
Arkansas.....	13,131	5,729	9,086	5,251	611	5,669	3,257	4,950	1,546	1	1,512
Kentucky.....	48,739	107	10,047	28,378	1,516	27,830	17,403	17,582	5,371	227	9,083
Tennessee.....	23,076	2,665	9,689	20,732	578	13,688	12,215	13,869	2,746	-----	3,868
Total Southern States.....	425,316	75,412	115,717	238,983	18,094	174,876	84,752	183,105	55,091	1,602	46,724

Ohio	129,622	186	11,706	90,844	70,157	141,406	26,237	161,164	33,126	65	10,240
Indiana	23,359	411	18,571	27,580	62	7,938	22,441	54,752	9,165	1	1,281
Illinois	159,067	29	26,513	36,542	32,633	56,116	10,486	57,400	10,017		3,095
Michigan	54,756	1,612	17,919	40,233	1,870	21,829	16,960	109,048	17,708	40	5,893
Wisconsin	44,254	59	20,830	22,525	1,086	12,728	24,120	68,910	14,967	129	5,966
Minnesota	9,821	2,134	32,713	11,622	13	1,198	14,452	29,333	3,886	17	2,778
Iowa	29,271	1,118	73,409	21,599	371	13,759	36,544	37,140	7,871	14	5,089
Missouri	155,661	3,775	31,425	55,636	6,676	60,533	21,291	89,874	21,078	34	5,543
Total Middle Western States	605,811	9,324	233,086	306,581	112,768	315,507	172,531	607,621	117,818	300	39,885
North Dakota	1,292	4,374	5,751	1,237		39	468	1,930	220		285
South Dakota	2,346	3,299	15,118	1,260	1	281	1,450	1,670	435		253
Nebraska	3,037	2,412	25,465	2,460	35	434	3,622	2,771	619	34	1,513
Kansas	15,727	3,828	33,575	9,400	115	2,630	7,690	10,699	1,487	1	2,065
Montana	4,618	1,807	8,143	1,716		1,939	660	3,193	867		701
Wyoming	1,023	325	4,357	734		189	608	2,156	399		62
Colorado	11,516	952	10,061	6,415	116	632	932	4,291	1,073	10	274
New Mexico	2,196	491	2,897	1,012		44	142	1,429	291		161
Oklahoma	5,556	4,067	12,827	6,337	3	1,508	1,809	2,547	543		706
Total Western States	47,311	21,555	118,194	30,571	270	7,696	17,381	30,686	5,934	45	6,020
Washington	10,586	2,128	3,122	3,829	182	3,579	1,876	11,069	2,186	5	1,080
Oregon	2,147	355	1,705	2,216	9	794	751	3,327	649		784
California	139,932	27	14,070	45,808	10,678	60,221	15,220	253,942	61,429		13,629
Idaho	3,166	2,272	4,325	886	9	384	527	828	570		320
Utah	8,524	643	10,282	3,180	312	1,380	3,373	16,607	4,718		2,732
Nevada	511		718	373		80	86	665	670		68
Arizona	2,821		2,665	1,332		669	416	4,108	650		14
Total Pacific States	167,687	5,425	36,887	57,624	11,190	67,107	22,249	290,546	70,872	5	18,627
Total United States (exclusive of possessions)	3,842,510	115,186	523,916	1,315,062	1,745,301	1,640,034	326,103	1,756,770	464,400	22,368	337,363
Alaska						121		1,470			3,398
Canal Zone (Panama)				81							2,085
Guam											18
The Territory of Hawaii	11,441			1,022		2,881	11	8,675	700		6,770
Puerto Rico	26,542		14,492	3,671		1,571	1,158	2,843	1,630		5,320
American Samoa	1			1							1
Total possessions	37,784		14,492	4,775		4,573	1,169	12,988	2,330		17,592
Total United States and possessions	3,880,294	115,186	538,408	1,319,837	1,745,301	1,644,607	327,272	1,769,758	466,730	22,368	354,955

TABLE NO. 32.—Assets and liabilities of active State commercial banks, Dec. 31, 1945—Continued

[In thousands of dollars]

Location	Capital			Demand deposits						Time deposits					
	Capital notes and debentures	Preferred stock	Common stock	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine		1,666	5,940	91,399	30,919	10,826	2,292		1,762	104,078	38		1,036		
New Hampshire		125	902	8,866	3,352	1,281	1,080		140	58,413			22		
Vermont		3,240	2,497	25,148	13,424	2,522	229		654	70,587	16	5	793	39	
Massachusetts		2,358	33,543	708,284	252,457	41,733	46,452	1,287	21,625	280,010	348	82	260	82	
Rhode Island		870	14,407	158,129	63,656	16,879	2,332	601	4,265	254,688	495		122	5	
Connecticut		594	21,604	370,149	131,429	21,273	20,469	2	7,700	219,554	107	36	417	4	
Total New England States		8,853	78,893	1,361,975	495,237	94,514	72,854	1,890	36,146	987,330	1,004	123	2,650	130	
New York	40,315	13,698	466,463	11,139,654	5,271,887	373,138	2,169,229	620,259	794,764	1,899,664	10,893		33,359	35,787	11,807
New Jersey		23,523	39,147	894,823	388,867	92,550	20,074	299	19,932	890,707	676		2,666	376	
Pennsylvania		5,968	112,791	2,274,875	675,685	75,817	130,383	215	33,068	966,027	860	106	32,847	725	
Delaware	59	10,116	297,773	63,428	10,665	3,288			11,983	43,395	45		8,516	10	
Maryland	785	1,213	17,437	466,406	153,642	31,245	39,324	239	6,043	239,070	772	17	1,654	10	
District of Columbia			9,850	229,131	72,565	6	2,258	21	2,691	108,658					
Total Eastern States	41,159	44,402	655,804	15,302,662	6,626,074	583,421	2,364,556	621,033	868,481	4,147,521	13,236	123	79,042	36,908	11,807
Virginia		2,589	18,126	353,057	74,731	24,900	51,101	99	6,331	220,902	641	13	7,596	262	
West Virginia	1,280		11,503	191,652	52,533	20,634	13,451		5,361	108,016	3	82	114	431	
North Carolina		1,315	18,084	644,892	155,386	97,970	213,560		8,874	206,840	1,872	170	2,424	1,601	
South Carolina	150	31	4,041	164,554	14,104	12,702	4,249		710	30,242	2	6	427	23	
Georgia	382		15,906	436,387	79,009	26,840	48,706		3,750	127,748	246	89	357	418	
Florida		356	8,327	300,519	48,268	28,590	5,661	176	3,354	96,986	87	124	4,940	624	
Alabama		499	7,122	258,689	37,364	30,762	19,200		1,223	67,577	31	22	34	85	
Mississippi	20	2,992	8,329	352,303	46,770	44,087	37,426	188	2,180	75,493	4		3	25	
Louisiana	10	1,011	8,789	301,928	30,159	32,492	32,695		3,038	69,351	2,518	227	63	28	
Texas	481		20,892	732,844	73,026	51,047	29,410	243	7,844	54,262	14	23	2,969	576	
Arkansas		761	6,722	260,440	20,844	24,405	14,824		1,618	33,073	250	14	4		
Kentucky		1,716	21,450	565,908	119,259	43,326	128,877		5,998	90,384	1,541	5	359	17	
Tennessee		1,799	12,334	349,340	59,525	32,002	13,831	9	2,070	121,701	111	72	1,247	161	
Total Southern States	2,323	13,069	161,625	4,912,513	810,978	469,757	612,991	715	52,351	1,302,575	7,320	847	20,537	4,251	

Ohio	14,138	335	73,771	1,651,661	629,933	92,141	118,981	866	36,686	1,375,328	210	203	48,557	632	
Indiana	4,253		26,090	689,013	119,605	76,116	14,641		9,858	381,804	24	108	1	1,402	
Illinois	588		44,398	1,567,256	436,812	64,539	177,790	743	24,617	781,425	44	37	19,523		
Michigan		6,832	43,644	813,078	186,689	100,841	26,431	240	24,807	1,144,898	439	43	3,151	664	
Wisconsin	964	4,669	31,315	556,248	125,775	31,269	16,455		15,444	625,948	117	49	2,078	375	
Minnesota	401		15,531	302,550	48,797	26,001	2,286	8	7,986	274,990	6	317	2,728	73	
Iowa		1,421	24,665	772,138	144,818	88,982	18,211	135	15,266	324,621	88	71	33	5	
Missouri	2,103	839	60,875	1,234,459	295,934	121,302	417,758	1,844	14,861	380,895	246	66	996	222	
Total Middle Western States	22,447	14,096	320,289	7,586,403	1,988,363	601,191	792,553	3,836	149,525	5,289,909	1,174	894	77,067	3,373	
North Dakota	207	24	4,992	152,417	22,608	23,129	3,169		2,265	33,713	1	1	28,120		
South Dakota	108		3,962	128,111	11,278	12,379	1,464		914	28,210	202	12	1,502		
Nebraska	88	93	7,968	257,335	17,417	12,325	1,813		1,673	31,557	6	10	8		
Kansas		545	13,878	472,201	43,300	68,238	11,849		3,712	74,115	25	20	154	36	
Montana	45	60	4,110	143,353	21,863	19,918	15,382		2,250	37,049	50	6	357		
Wyoming		295	963	41,516	2,867	3,467	1,254		482	12,613		5	32	5	
Colorado		224	3,761	146,345	18,860	6,944	7,701		2,517	44,803	2		179	200	
New Mexico		111	914	51,213	3,590	5,009	37		703	8,772	3	16	1		
Oklahoma		46	5,019	187,587	15,190	17,422	2,887		3,907	18,178		5	54	15	
Total Western States	448	1,398	45,567	1,580,078	156,973	168,831	45,556		18,423	289,010	289	75	30,407	256	
Washington	327		3,986	145,033	26,558	10,034	1,570	306	2,145	83,215		7	4	25	
Oregon	106	100	3,059	77,193	6,675	5,869	624	66	1,268	39,159	2		372	24	
California		10,838	49,806	1,397,041	350,137	42,037	171,867	17,028	34,172	1,485,918	2	15	12,620	3,571	
Idaho		60	1,285	55,043	3,632	7,792	656		864	16,544	2				
Utah	348	100	5,248	122,821	21,864	17,154	18,976	5	2,813	100,449		5	55	60	
Nevada		30	430	10,412	1,089	2,367			511	5,339	4				
Arizona			1,173	44,934	7,610	7,003	212	161	1,229	30,105		13	1	94	
Total Pacific States	781	11,128	64,987	1,852,477	417,565	92,256	193,905	17,566	42,992	1,760,729	10	40	13,052	3,774	
Total United States (exclusive of possessions)	67,158	92,946	1,327,165	32,566,108	10,495,190	2,009,970	4,082,415	645,040	1,167,918	13,777,074	23,033	2,102	222,755	48,692	11,807
Alaska			685	19,413	583	800	481		183	9,685		16			
Canal Zone (Panama)				11,074	21,217			244	93	4,124					
Guam		35	1,021	500					3	3,148					
The Territory of Hawaii		5,490	91,852	41,197	11,980	1,333	59		918	120,765		522	269		
Puerto Rico		24,165	81,950	30,129	17,651	3,049	5,616		12,384	53,176		31	65,388		
American Samoa		50	387		227		29		2	904					
Total possessions			30,425	205,697	93,626	30,658	4,863	5,948	13,583	191,802		569	65,657		
Total United States and possessions	67,158	92,946	1,357,590	32,801,805	10,588,816	2,040,628	4,087,278	650,988	1,181,501	13,968,876	23,033	2,671	288,412	48,692	11,807

¹ Includes dividend checks, letters of credit and travelers' checks sold for cash, and amounts due to reserve agents (transit account).

² Includes gross reciprocal bank balances.

TABLE NO. 33.—Assets and liabilities of active mutual savings banks, Dec. 31, 1945

ASSETS
[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	U. S. Government securities, direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Income earned or accrued but not collected	Other assets	Total assets
Maine.....	32	19,753	165,699	4	1,514	25,756	4,273	1,803	9,600	653	1,137	67			91	230,350
New Hampshire.....	34	52,353	155,316		8,133	22,840	16,392	969	8,958	1,404	1,314				90	267,769
Vermont.....	8	31,327	42,732	129	346	2,168	1,079	496	2,422	702	201	1,618		41	68	83,329
Massachusetts.....	190	797,369	1,967,104	18	10,044	229,878	56,459	15,210	66,282	15,166	5,024				5,216	3,167,770
Rhode Island.....	9	49,872	149,020	14	52	37,880	13,781	1,790	8,245	814	46				136	261,650
Connecticut.....	72	249,967	809,853	838	4,271	88,682	33,965	7,747	40,110	4,349	2,211				13,442	1,255,435
Total New England States.....	345	1,200,641	3,289,724	1,003	24,360	407,204	125,949	28,015	135,617	23,088	9,933	1,685		41	19,043	5,266,303
New York.....	131	2,731,884	5,774,696	1,693	15,143	151,364	38,588	53,744	288,425	54,802	19,234	3,167		33,128	6,073	9,171,941
New Jersey ¹	24	93,324	274,047	46	22,298	61,790	257	3,334	20,161	4,103	592	448		1,256	293	481,949
Pennsylvania.....	7	69,262	646,437		18,116	236,966	5	2,054	19,822	9,793	799	630		3,208	952	1,008,044
Delaware.....	2	9,992	20,218		1,171	49,698	160	81	2,658	555	150				2	84,685
Maryland.....	10	20,481	311,293	5	92	32,236	1	1,664	17,082	1,208	3,989			198	86	388,335
Total Eastern States.....	174	2,924,943	7,026,691	1,744	56,820	532,054	39,011	60,877	348,148	70,461	24,764	4,245		37,790	7,406	11,134,954
Ohio.....	3	67,116	107,872		2,295	21,618	680	4,442	13,593	668	8	9		802	151	219,254
Indiana.....	4	6,724	27,454		721	1,770	13	283	4,398	65	6				1	41,435
Wisconsin.....	4	1,575	7,198	10	1,028	161	26	120	1,443	71		2				11,634
Minnesota.....	1	36,878	77,477		3,401	12,877		264	4,626	300		845			45	136,713
Total Middle Western States.....	12	112,293	220,001	10	7,445	36,426	719	5,109	24,060	1,104	14	856		802	197	409,036
Washington.....	2	30,195	118,142		4,443	8,785		639	4,718	206				517	42	167,687
Oregon.....	1	3,672	4,878		19			117	473	1					2	9,162
Total Pacific States.....	3	33,867	123,020		4,462	8,785		756	5,191	207				517	44	176,849
Total United States.....	534	4,271,744	10,659,436	2,757	93,087	984,469	165,679	94,757	513,016	94,860	34,711	6,786		39,150	26,690	16,987,142

¹ Excludes 8 guaranty savings banks.² Includes cash items.³ Includes 2 "associations" which possess the characteristics of both a savings bank and a building and loan association in that all of the deposits are invested in bonds and

mortgages and each depositor has the privilege of making a mortgage loan.

NOTE.—Estimated amounts, based on figures available from other sources, have been used in this table in instances where the various items of assets and liabilities were not obtainable direct from State banking departments.

TABLE NO. 33.—Assets and liabilities of active mutual savings banks, Dec. 31, 1945—Continued

LIABILITIES
[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and on other real estate	Acceptances executed by or for account of reporting banks and outstanding	Income collected but not earned	Expenses accrued and unpaid	Other liabilities	Capital notes and debentures	Surplus	Undivided profits	Reserves and retirement account for capital notes and debentures
Maine		203,281	203,281	600					155	95	¹ 13,741	11,941	537
New Hampshire		239,723	239,723						38		¹ 17,186	7,898	2,924
Vermont	464	75,122	75,586				36	43	183	4,275	339	1,357	1,510
Massachusetts	305	2,855,365	2,855,670				268		4,931		¹ 164,331	139,322	3,248
Rhode Island		240,826	240,826				32	1,843	783		¹ 17,209	957	
Connecticut	244	1,115,245	1,115,489	6,150				358	1,466		76,149	55,270	553
Total New England States	1,013	4,729,562	4,730,575	6,750			336	2,244	7,556	4,370	288,955	216,745	8,772
New York		8,292,001	8,292,001		95			6,162	13,136		¹ 645,976	193,891	20,680
New Jersey	5,204	424,835	430,039				13	72	1,114	552	45,446		4,713
Pennsylvania	57	931,615	931,672				1	241	1,458		67,604	2,809	4,259
Delaware		73,889	73,889						11		1,700	180	8,905
Maryland	989	348,022	349,011				7	88	691		¹ 18,360	20,103	75
Total Eastern States	6,250	10,070,362	10,076,612		95		21	6,563	16,410	552	779,086	216,983	38,632
Ohio	889	203,593	204,482				72	698	1,038		11,210	990	764
Indiana	3,646	34,200	37,846					150			2,885	164	390
Wisconsin	2	10,730	10,732					4	63		¹ 752	83	
Minnesota		127,846	127,846						55		7,000	1,773	39
Total Middle Western States	4,537	376,369	380,906				72	852	1,156		21,847	3,010	1,193
Washington		157,714	157,714				1		628		¹ 7,130	964	1,250
Oregon	1	8,732	8,733					2	76		¹ 208	133	10
Total Pacific States	1	166,446	166,447				1	2	704		7,338	1,097	1,260
Total United States	11,801	15,342,739	15,354,540	6,750	95		430	9,661	25,826	4,922	1,097,226	437,835	49,857

¹ Includes guaranty fund.

TABLE NO. 33.—Assets and liabilities of active mutual savings banks, Dec. 31, 1945—Continued

[In thousands of dollars]

Location	Loans and discounts									
	Commer- cial and industrial loans (in- cluding open- market paper)	Loans to farmers di- rectly guar- anteed by the Com- modity Credit Cor- poration	Other loans to farmers	Con- sumer loans to individ- uals	Loans to brokers and deal- ers in securities	Other loans for the purpose of purchasing or carry- ing stocks, bonds, and other securities	Real-estate loans			All other loans, in- clud- ing over- drafts
							Secured by farm land (in- cluding improve- ments)	Secured by resi- dential properties (other than farm)	Secured by other prop- erties	
Maine.....								¹ 18,704		1,049
New Hampshire.....								¹ 49,011		3,342
Vermont.....	121		209	94		219	3,347	24,797	1,623	917
Massachusetts.....								¹ 785,452		11,917
Rhode Island.....							212	41,711	4,192	3,757
Connecticut.....				51				¹ 247,513		2,403
Total New England States.....	121		209	145		219	3,559	1,167,188	5,815	23,385
New York.....								¹ 2,730,307		1,577
New Jersey.....				10			64	76,473	16,682	95
Pennsylvania.....							433	¹ 68,249		580
Delaware.....							227	¹ 9,723		42
Maryland.....						65	399	11,871	7,597	549
Total Eastern States.....				10		65	1,123	2,866,623	24,279	2,843
Ohio.....				728		3	1,567	26,485	2,284	36,049
Indiana.....			32	44		118	1,574	4,186	662	108
Wisconsin.....							22	1,462	91	
Minnesota.....								¹ 36,872		6
Total Middle Western States.....			32	772		121	3,163	69,005	3,037	36,163
Washington.....							98	¹ 29,981		116
Oregon.....							20	1,976	1,676	
Total Pacific States.....							118	31,957	1,676	116
Total United States.....	121		241	927		405	7,963	4,164,773	34,807	62,507

¹ All real-estate loans.² Includes loans on other properties.

TABLE NO. 33.—*Assets and liabilities of active mutual savings banks, Dec. 31, 1945—Continued*

[In thousands of dollars]

Location	Demand deposits						Time deposits					
	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine.....							202,893			388		
New Hampshire.....							239,723					
Vermont.....	408	10	42			4	74,491			601	30	
Massachusetts.....		305					2,855,365					
Rhode Island.....							240,712			114		
Connecticut.....		2				242	1,115,140			98	7	
Total New England States.....	408	317	42			246	4,728,324			1,201	37	
New York.....							8,292,001					
New Jersey.....	4,931	10	119			144	424,442			246	147	
Pennsylvania.....		57					931,615					
Delaware.....							73,889					
Maryland.....	358	12				619	347,956			66		
Total Eastern States.....	5,289	79	119			763	10,069,903			312	147	
Ohio.....	634	1				254	203,593					
Indiana.....	2,429	776	363	54		24	34,190				10	
Wisconsin.....		2					10,725			5		
Minnesota.....							127,846					
Total Middle Western States.....	3,063	779	363	54		278	376,354			5	10	
Washington.....							157,704				10	
Oregon.....		1					8,591				141	
Total Pacific States.....		1					166,295				151	
Total United States.....	8,760	1,176	524	54		1,287	15,340,876			1,518	345	

¹ Includes dividend checks, letters of credit and travelers' checks sold for cash, and amounts due to reserve agents (transit account).

TABLE NO. 34.—*Assets and liabilities of active private banks, Dec. 31, 1945¹*

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	U. S. Government securities, direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks	Currency and coin	Balances with other banks, including reserve balances	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Income earned or accrued but not collected	Other assets	Total assets
Connecticut.....	3	576	798	-----	-----	74	44	85	237	148	208	-----	-----	-----	53	2, 223
New York.....	5	53, 863	56, 959	-----	43, 871	6, 124	4, 347	273	37, 680	108	10	26	7, 290	489	414	211, 454
Pennsylvania ²	12	5, 145	15, 535	-----	1, 560	2, 817	696	1, 409	6, 772	193	145	-----	1, 510	40	234	36, 056
Total Eastern States.....	17	59, 008	72, 494	-----	45, 431	8, 941	5, 043	1, 682	44, 452	301	155	26	8, 800	529	648	247, 510
South Carolina.....	1	508	246	-----	235	87	195	88	1, 618	-----	25	-----	-----	-----	-----	3, 002
Ohio.....	7	906	2, 903	-----	490	95	-----	95	1, 432	11	6	-----	-----	1	-----	5, 839
Indiana.....	10	1, 367	6, 823	-----	180	37	3	487	5, 355	27	8	-----	-----	-----	8	14, 295
Total Middle Western States.....	17	2, 273	9, 726	-----	670	132	3	582	6, 787	38	14	-----	-----	1	8	20, 234
Total United States.....	38	62, 365	83, 264	-----	46, 336	9, 234	5, 285	2, 437	53, 094	487	402	26	8, 800	530	709	272, 969

¹ Excludes private banks which do not report to State banking departments.² Includes figures for 1 branch of a New York bank.

NOTE.—Estimated amounts, based on figures available from other sources have been used in this table in instances where the various items of assets and liabilities were not obtainable direct from State banking departments.

TABLE No. 34.—*Assets and liabilities of active private banks, Dec. 31, 1945*—Continued

LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and on other real estate	Acceptances executed by or for account of reporting banks and outstanding	Income collected but not earned	Expenses accrued and unpaid	Other liabilities	Capital stock	Surplus	Undivided profits	Reserves
Connecticut	1,093	796	1,889	13	89				3	¹ 229			
New York	178,761	4,020	182,781	2,507	8	7,559	26	246	18	2,475	12,435	179	3,220
Pennsylvania	19,132	12,534	31,666	2	19	1,547	5	3	170	² 2,480			164
Total Eastern States	197,893	16,554	214,447	2,509	27	9,106	31	249	188	4,955	12,435	179	3,384
South Carolina	2,497	74	2,571							400		31	
Ohio	3,296	2,159	5,455						1	153	151	179	
Indiana	11,087	2,640	13,737						4	176	285	90	3
Total Middle Western States	14,393	4,799	19,192						5	329	436	269	3
Total United States	215,876	22,223	238,099	2,522	116	9,106	31	249	196	5,913	12,871	479	3,387

¹ Includes surplus, undivided profits and reserves.² Includes surplus and undivided profits.

TABLE NO. 34.—*Assets and liabilities of active private banks, Dec. 31, 1945*—Continued

[In thousands of dollars]

Location	Loans and discounts									
	Commer- cial and industrial loans (in- cluding open- market paper)	Loans to farmers di- rectly guar- anteed by the Com- modity Credit Cor- poration	Other loans to farmers	Con- sumer loans to individ- uals	Loans to brokers and deal- ers in securities	Other loans for the purpose of purchasing or carry- ing stocks, bonds, and other securities	Real-estate loans			All other loans, in- clud- ing over- drafts
							Secured by farm land (in- cluding improve- ments)	Secured by resi- dential properties (other than farm)	Secured by other prop- erties	
Connecticut	116							¹ 393		67
New York	34,999		4	13	8,258	9,429		9		1,151
Pennsylvania	2,059		69	1,434	76	657	107	434	90	219
Total Eastern States	37,058		73	1,447	8,334	10,086	107	443	90	1,370
South Carolina			3	23			12	² 45		425
Ohio								¹ 374		532
Indiana	254		199	131		117	276	341	16	33
Total Middle Western States	254		199	131		117	276	715	16	565
Total United States	37,428		275	1,601	8,334	10,203	395	1,596	106	2,427

¹ All real-estate loans.² Includes loans on other properties.

TABLE NO. 34.—*Assets and liabilities of active private banks, Dec. 31, 1945*—Continued

[In thousands of dollars]

Location	Demand deposits						Time deposits					
	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Connecticut.....	1,092					1	796					
New York.....	117,872		174	17,345	40,911	2,459	4,005			15		
Pennsylvania.....	16,524	347	260	1,396		605	12,378			111	45	
Total Eastern States.....	134,396	347	434	18,741	40,911	3,064	16,383			126	45	
South Carolina.....	2,313		181			3	74					
Ohio.....	3,100		168			28	2,149			10		
Indiana.....	10,015		1,023			59	2,640					
Total Middle Western States.....	13,115		1,191			87	4,789			10		
Total United States.....	150,916	347	1,806	18,741	40,911	3,155	22,042			136	45	

¹Includes dividend checks, letters of credit and travelers' checks sold for cash, and amounts due to reserve agents (transit account).

TABLE NO. 35.—*Per capita demand and time deposits of individuals, partnerships, and corporations in all active banks, Dec. 31, 1945*

Location	Population (approximate) ¹	Deposits of individuals, partnerships, and corporations (in thousands)			Per capita		
		Total	Demand	Time	Total	Demand	Time
Maine.....	797, 819	\$594, 982	\$202, 391	\$392, 591	\$745. 76	\$253. 68	\$492. 08
New Hampshire.....	459, 662	443, 629	107, 247	336, 382	965. 12	233. 32	731. 80
Vermont.....	322, 594	275, 851	75, 084	200, 767	855. 10	232. 75	622. 35
Massachusetts.....	4, 184, 945	5, 910, 164	2, 328, 430	3, 581, 734	1, 412. 24	556. 38	855. 86
Rhode Island.....	773, 113	845, 296	328, 245	517, 051	1, 093. 37	424. 58	668. 79
Connecticut.....	1, 786, 253	2, 289, 094	787, 531	1, 501, 563	1, 281. 51	440. 89	840. 62
Total New England States.....	8, 324, 386	10, 359, 016	3, 828, 928	6, 530, 088	1, 244. 42	459. 97	784. 45
New York.....	12, 700, 049	29, 894, 436	18, 313, 054	11, 581, 382	2, 353. 88	1, 441. 97	911. 91
New Jersey.....	4, 189, 997	3, 940, 209	1, 772, 092	2, 168, 117	940. 38	422. 93	517. 45
Pennsylvania.....	9, 296, 247	8, 489, 382	5, 066, 476	3, 422, 906	913. 21	545. 00	368. 21
Delaware.....	285, 311	449, 004	320, 150	128, 854	1, 573. 74	1, 122. 11	451. 63
Maryland.....	2, 139, 186	1, 577, 123	838, 156	738, 967	737. 25	391. 81	345. 44
District of Columbia.....	931, 184	817, 208	614, 069	203, 139	877. 60	659. 45	218. 15
Total Eastern States.....	29, 541, 974	45, 167, 362	26, 923, 997	18, 243, 365	1, 528. 92	911. 38	617. 54
Virginia.....	3, 116, 122	1, 336, 173	862, 763	473, 410	428. 79	276. 87	151. 92
West Virginia.....	1, 825, 106	667, 182	438, 502	228, 680	365. 56	240. 26	125. 30
North Carolina.....	3, 553, 335	1, 201, 635	918, 574	283, 061	338. 17	258. 51	79. 66
South Carolina.....	1, 933, 579	495, 000	420, 611	74, 389	256. 00	217. 53	38. 47
Georgia.....	3, 240, 865	1, 214, 568	934, 569	279, 999	374. 77	288. 37	86. 40
Florida.....	2, 379, 802	1, 247, 759	985, 284	262, 478	524. 31	414. 02	110. 29
Alabama.....	2, 833, 064	942, 343	715, 671	226, 672	332. 62	252. 61	80. 01
Mississippi.....	2, 187, 444	575, 804	461, 646	114, 158	263. 23	211. 04	52. 19
Louisiana.....	2, 548, 864	1, 083, 565	846, 254	237, 311	425. 12	332. 01	93. 11
Texas.....	6, 912, 803	3, 887, 167	3, 496, 464	390, 703	562. 31	505. 79	56. 52
Arkansas.....	1, 785, 890	586, 797	502, 233	84, 564	328. 57	281. 22	47. 35
Kentucky.....	2, 644, 177	1, 145, 954	956, 005	189, 949	433. 39	361. 55	71. 84
Tennessee.....	2, 885, 416	1, 280, 881	923, 798	357, 083	443. 92	320. 16	123. 76
Total Southern States.....	37, 846, 467	15, 664, 828	12, 462, 371	3, 202, 457	413. 90	329. 29	84. 61
Ohio.....	6, 873, 012	5, 481, 154	3, 128, 348	2, 352, 806	797. 49	455. 16	342. 33
Indiana.....	3, 437, 887	2, 186, 789	1, 436, 427	750, 362	636. 09	417. 83	218. 26
Illinois.....	7, 770, 813	7, 861, 164	5, 694, 075	2, 167, 089	1, 011. 63	732. 75	278. 88
Michigan.....	5, 458, 506	3, 818, 279	1, 962, 889	1, 855, 390	699. 51	359. 60	339. 91
Wisconsin.....	2, 991, 730	2, 195, 097	1, 135, 876	1, 059, 221	733. 72	379. 67	354. 05
Minnesota.....	2, 521, 999	1, 930, 677	1, 112, 437	818, 240	765. 53	441. 09	324. 44
Iowa.....	2, 281, 825	1, 548, 328	1, 096, 790	451, 538	678. 55	480. 66	197. 89
Missouri.....	3, 608, 621	2, 549, 463	1, 976, 225	573, 238	706. 49	547. 64	158. 85
Total Middle Western States.....	34, 944, 393	27, 570, 951	17, 543, 067	10, 027, 884	788. 99	502. 03	286. 96
North Dakota.....	540, 878	365, 939	284, 723	81, 216	676. 56	526. 41	150. 15
South Dakota.....	561, 599	319, 698	255, 108	64, 590	569. 26	454. 25	115. 01
Nebraska.....	1, 220, 245	881, 443	756, 813	124, 630	722. 35	620. 21	102. 14
Kansas.....	1, 763, 880	1, 135, 906	991, 506	144, 400	643. 98	562. 12	81. 86
Montana.....	477, 471	377, 780	296, 565	81, 215	791. 21	621. 12	170. 09
Wyoming.....	258, 475	166, 994	127, 687	39, 307	646. 07	494. 00	152. 07
Colorado.....	1, 153, 358	826, 276	628, 656	197, 620	716. 41	545. 07	171. 34
New Mexico.....	535, 041	209, 200	173, 411	35, 789	391. 00	324. 11	66. 89
Oklahoma.....	2, 075, 655	954, 598	857, 466	97, 132	459. 90	413. 11	46. 79
Total Western States.....	8, 586, 602	5, 237, 834	4, 371, 935	865, 899	610. 00	509. 16	100. 84
Washington.....	2, 066, 305	1, 770, 794	1, 083, 469	687, 325	856. 99	524. 35	332. 64
Oregon.....	1, 220, 681	1, 070, 570	709, 547	361, 023	877. 03	581. 27	295. 76
California.....	8, 793, 489	10, 584, 728	5, 883, 774	4, 700, 954	1, 203. 70	669. 11	534. 59
Idaho.....	534, 399	341, 395	257, 727	83, 668	638. 84	482. 27	156. 57
Utah.....	610, 221	415, 938	260, 092	155, 846	681. 62	426. 23	255. 39
Nevada.....	157, 277	124, 430	80, 448	43, 982	791. 15	511. 50	279. 65
Arizona.....	641, 806	302, 157	223, 148	79, 009	470. 79	347. 69	123. 10
Total Pacific States.....	14, 024, 178	14, 610, 012	8, 498, 205	6, 111, 807	1, 041. 77	605. 97	435. 80
Total United States (exclusive of possessions).....	133, 268, 000	118, 610, 003	73, 628, 503	44, 981, 500	890. 01	552. 48	337. 53
Alaska.....	81, 350	49, 136	33, 223	15, 913	604. 01	408. 40	195. 61
Canal Zone (Panama).....	59, 408	15, 198	11, 074	4, 124	255. 82	186. 40	69. 42
Guam.....	(2)	4, 169	1, 021	3, 148
The Territory of Hawaii.....	457, 213	406, 663	175, 149	231, 514	889. 44	383. 08	506. 36
Puerto Rico.....	2, 069, 244	135, 126	81, 950	53, 176	65. 30	39. 60	25. 70
American Samoa.....	14, 669	1, 291	387	904	88. 01	26. 38	61. 63
Virgin Islands of the United States.....	26, 653	2, 675	1, 109	1, 566	100. 36	41. 61	58. 75
Total possessions ²	2, 708, 537	614, 258	303, 913	310, 345	226. 79	112. 21	114. 58
Total United States and possessions.....	135, 976, 537	119, 224, 261	73, 932, 416	45, 291, 845	876. 80	543. 71	333. 09

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¹ Not available. ² Excludes figures for the Philippines.

TABLE NO. 36.—*Per capita demand and time and savings deposits in all active banks, June 30, 1945*

Location	Population (approximate) ¹	Demand and time deposits (000 omitted) ²	Per capita demand and time deposits	Savings deposits (000 omitted) ³	Per capita savings deposits
Maine	782,462	\$564,317	\$721.21	\$358,668	\$458.38
New Hampshire	450,814	416,833	924.62	310,363	688.45
Vermont	306,577	257,745	840.72	183,629	598.97
Massachusetts	4,104,394	5,753,494	1,401.79	3,341,505	814.13
Rhode Island	768,040	804,536	1,047.52	476,180	619.99
Connecticut	1,751,871	2,212,371	1,262.86	1,388,203	792.41
Total New England States	8,164,158	10,009,296	1,226.00	6,058,548	742.09
New York	12,494,389	28,896,225	2,312.74	10,334,930	827.17
New Jersey	4,122,146	3,886,109	942.74	1,937,447	470.01
Pennsylvania	9,145,707	8,217,226	898.48	2,974,651	325.25
Delaware	280,690	399,050	1,421.68	116,028	413.37
Maryland	2,104,545	1,507,884	716.49	670,920	318.80
District of Columbia	916,105	752,511	821.42	181,258	197.86
Total Eastern States	29,063,582	43,659,005	1,502.19	16,215,234	557.92
Virginia	2,957,980	1,281,621	433.28	411,737	139.20
West Virginia	1,586,641	649,762	409.52	193,246	121.80
North Carolina	3,268,125	1,083,643	331.58	223,270	68.32
South Carolina	1,778,380	447,365	251.56	62,548	35.17
Georgia	2,980,736	1,144,486	383.96	234,753	78.76
Florida	2,188,786	1,207,011	551.45	225,606	103.07
Alabama	2,605,668	901,137	345.84	197,465	75.78
Mississippi	2,011,868	533,047	264.95	81,554	40.54
Louisiana	2,344,279	1,026,852	438.02	197,258	84.14
Texas	6,357,945	3,693,634	580.95	324,562	51.05
Arkansas	1,642,545	332,46	332.46	68,034	41.42
Kentucky	2,431,941	1,041,659	428.32	149,687	61.55
Tennessee	2,653,818	1,220,832	460.03	281,544	106.09
Total Southern States	34,808,712	14,777,135	424.52	2,651,264	76.17
Ohio	6,791,944	5,418,120	797.73	2,040,623	300.45
Indiana	3,397,337	2,176,238	640.57	615,094	181.05
Illinois	7,679,155	7,699,263	1,002.62	1,827,768	238.02
Michigan	5,394,122	3,882,679	719.80	1,653,088	306.46
Wisconsin	2,956,442	2,106,857	712.63	854,690	289.09
Minnesota	2,492,252	1,829,233	733.97	609,888	244.71
Iowa	2,254,911	1,498,705	664.64	317,450	140.78
Missouri	3,566,056	2,450,423	687.15	467,880	131.20
Total Middle Western States	34,532,219	27,061,518	783.66	8,386,481	242.86
North Dakota	507,905	346,807	682.82	48,621	95.73
South Dakota	537,296	267,658	498.16	40,185	74.79
Nebraska	1,167,440	787,298	674.38	85,934	73.61
Kansas	1,706,685	1,124,580	658.93	103,033	60.37
Montana	447,242	345,144	771.72	62,476	139.69
Wyoming	247,290	144,964	586.21	32,748	132.43
Colorado	1,103,448	715,824	648.72	166,115	150.54
New Mexico	511,888	191,426	373.56	27,127	52.99
Oklahoma	1,985,834	994,622	500.86	77,532	39.04
Total Western States	8,215,028	4,918,323	598.70	643,771	78.37
Washington	1,873,751	1,664,877	888.53	608,174	324.58
Oregon	1,106,929	1,012,853	915.01	321,372	290.33
California	7,974,047	9,833,461	1,233.18	4,171,471	523.13
Idaho	484,600	302,686	624.61	69,953	144.35
Utah	553,356	387,631	700.51	137,669	248.79
Nevada	142,620	117,931	826.89	37,245	261.15
Arizona	581,938	291,396	500.68	70,377	120.92
Total Pacific States	12,717,301	13,610,835	1,070.26	5,416,261	425.90
Total United States (exclusive of possessions)	127,501,000	114,036,112	894.39	39,371,559	308.79
Alaska	80,605	51,166	634.77	13,939	172.93
Canal Zone (Panama)	58,720	16,662	283.75	4,400	74.93
Guam	(⁴)	4,123	—	1,385	—
The Territory of Hawaii	454,121	402,474	886.27	203,521	448.16
Puerto Rico	2,051,044	246,473	120.17	44,475	21.68
American Samoa	14,508	1,698	117.04	763	52.59
Virgin Islands of the United States	26,493	3,937	148.61	1,505	56.81
Total possessions ⁵	2,685,491	726,533	280.54	269,988	100.54
Total United States and possessions	130,186,491	114,762,645	881.52	39,641,547	304.50

¹ Civilian population only. Excludes approximately 12 million persons estimated to be in the armed forces as of June 30, 1945.

² Total deposits, except United States, postal savings, and interbank deposits.

³ Represents deposits evidenced by savings passbooks (does not include time certificates of deposit, postal savings or Christmas savings accounts, etc.).

⁴ Not available.

⁵ Excludes figures for the Philippines.

TABLE NO. 37.—*Savings deposits and depositors in all active banks in the United States and possessions, according to classes of banks, June 30, 1945*

[Deposits in thousands of dollars]

Location	Total all active banks		National banks		All banks other than national		State (commercial) banks ¹		Mutual savings banks		Private banks	
	Savings deposits ²	Depositors ³	Savings deposits ²	Depositors ³	Savings deposits ²	Depositors ³	Savings deposits ²	Depositors ³	Savings deposits ²	Depositors ³	Savings deposits ²	Depositors ³
Maine.....	358,668	633,391	79,139	142,936	279,529	490,455	91,435	209,976	188,094	280,479	-----	-----
New Hampshire.....	310,363	427,833	34,241	69,223	276,122	358,610	52,712	86,945	223,410	271,665	-----	-----
Vermont.....	183,629	286,475	50,183	82,456	133,446	204,019	63,432	110,047	70,014	93,972	-----	-----
Massachusetts.....	3,341,505	4,138,441	390,579	688,561	2,950,926	3,449,880	255,550	447,711	2,695,376	3,002,169	-----	-----
Rhode Island.....	476,180	514,299	18,952	21,019	457,228	493,280	229,524	283,361	227,704	209,919	-----	-----
Connecticut.....	1,388,203	1,694,353	149,628	247,365	1,238,575	1,446,988	195,703	346,521	1,042,189	1,099,152	683	1,315
Total New England States.....	6,058,548	7,694,792	722,722	1,251,560	5,335,826	6,443,232	888,356	1,484,561	4,446,787	4,957,356	683	1,315
New York.....	10,334,930	10,112,469	1,194,498	1,762,709	9,140,432	8,349,760	1,440,163	1,861,203	7,699,373	6,487,502	906	1,055
New Jersey.....	1,937,447	2,892,049	750,793	1,109,049	1,186,654	1,783,000	791,894	1,269,000	394,760	514,000	-----	-----
Pennsylvania.....	2,974,651	4,004,292	1,283,858	1,923,398	1,690,793	2,080,894	816,005	1,272,624	865,187	790,708	9,601	17,562
Delaware.....	116,028	141,901	10,204	10,109	105,824	131,792	37,741	61,566	68,083	70,226	-----	-----
Maryland.....	670,920	997,015	136,005	167,274	534,915	829,741	213,562	370,346	321,353	459,395	-----	-----
District of Columbia.....	181,258	300,519	83,162	127,316	98,096	173,203	98,096	173,203	-----	-----	-----	-----
Total Eastern States.....	16,215,234	18,448,245	3,458,520	5,099,855	12,756,714	13,348,390	3,397,451	5,007,942	9,348,756	8,321,831	10,507	18,617
Virginia.....	411,737	604,084	219,237	317,298	192,500	286,786	192,500	286,786	-----	-----	-----	-----
West Virginia.....	193,246	309,698	102,307	154,743	90,939	154,955	90,939	154,955	-----	-----	-----	-----
North Carolina.....	223,270	345,170	61,067	101,902	162,203	243,268	162,203	243,268	-----	-----	-----	-----
South Carolina.....	62,548	92,731	37,734	65,117	24,814	27,614	24,814	27,614	-----	-----	-----	-----
Georgia.....	234,753	392,518	132,304	229,371	102,449	163,147	102,449	163,147	-----	-----	-----	-----
Florida.....	225,606	305,052	140,662	191,589	84,944	113,463	84,944	113,463	-----	-----	-----	-----
Alabama.....	197,465	323,822	141,144	226,020	56,321	97,802	56,321	97,802	-----	-----	-----	-----
Mississippi.....	81,554	113,539	31,626	39,809	49,928	73,730	49,928	73,730	-----	-----	-----	-----
Louisiana.....	197,258	439,063	145,780	368,030	51,478	71,033	51,478	71,033	-----	-----	-----	-----
Texas.....	324,562	509,627	283,154	438,005	41,408	71,622	41,408	71,622	-----	-----	-----	-----
Arkansas.....	68,034	89,572	42,711	53,918	25,323	35,654	25,323	35,654	-----	-----	-----	-----
Kentucky.....	149,687	213,519	81,517	112,937	68,170	100,582	68,170	100,582	-----	-----	-----	-----
Tennessee.....	281,544	413,351	195,245	291,825	86,299	121,526	86,299	121,526	-----	-----	-----	-----
Total Southern States.....	2,651,264	4,151,746	1,614,488	2,590,564	1,036,776	1,561,182	1,036,776	1,561,182	-----	-----	-----	-----

Ohio	2,040,623	2,848,873	661,010	971,616	1,379,613	1,877,257	1,190,818	1,700,432	187,233	175,327	1,562	1,498
Indiana	615,094	851,331	276,243	395,067	338,851	456,264	306,222	422,816	31,241	30,572	1,388	2,876
Illinois	1,827,768	2,600,616	1,165,192	1,709,106	662,576	891,510	662,576	891,510				
Michigan	1,653,088	2,200,783	639,923	874,710	1,013,165	1,326,073	1,013,165	1,326,073				
Wisconsin	854,690	1,189,312	356,920	494,918	497,770	694,394	488,261	669,182	9,509	25,212		
Minnesota	609,888	1,015,179	325,917	520,592	283,971	494,587	167,144	295,530	116,827	199,057		
Iowa	317,450	519,153	99,804	176,473	217,646	342,680	217,646	342,680				
Missouri	467,880	845,385	158,283	295,144	309,597	550,241	309,597	550,241				
Total Middle Western States	8,386,481	12,070,632	3,683,292	5,437,626	4,703,189	6,633,006	4,355,429	6,198,464	344,810	430,168	2,950	4,374
North Dakota	48,621	68,241	31,998	45,544	16,623	22,697	16,623	22,697				
South Dakota	40,185	66,219	25,742	41,862	14,443	24,357	14,443	24,357				
Nebraska	85,934	183,336	70,090	151,089	15,844	32,247	15,844	32,247				
Kansas	103,033	199,249	54,902	109,278	48,131	89,971	48,131	89,971				
Montana	62,476	84,070	34,873	44,967	27,603	39,103	27,603	39,103				
Wyoming	32,748	43,429	22,557	30,726	10,191	12,703	10,191	12,703				
Colorado	166,115	255,208	128,760	193,516	37,355	61,692	37,355	61,692				
New Mexico	27,127	35,145	20,562	26,031	6,565	9,114	6,565	9,114				
Oklahoma	77,532	145,316	65,344	123,253	12,188	22,063	12,188	22,063				
Total Western States	643,771	1,080,213	454,828	766,266	188,943	313,947	188,943	313,947				
Washington	608,174	750,823	391,503	468,153	216,671	282,670	72,757	91,079	143,914	191,591		
Oregon	321,372	396,513	280,334	340,283	41,038	46,230	33,403	42,017	7,635	4,213		
California	4,171,471	4,082,301	2,843,492	2,962,552	1,327,979	1,119,749	1,327,979	1,119,749				
Idaho	69,953	82,893	56,782	66,017	13,171	16,876	13,171	16,876				
Utah	137,669	208,323	49,266	72,295	88,403	136,028	88,403	136,028				
Nevada	37,245	38,046	33,038	33,078	4,207	4,968	4,207	4,968				
Arizona	70,377	85,312	43,186	56,637	27,191	28,675	27,191	28,675				
Total Pacific States	5,416,261	5,634,211	3,697,601	3,999,015	1,718,660	1,635,196	1,567,111	1,439,392	151,549	195,804		
Total United States (exclusive of possessions)	39,371,559	49,079,839	13,631,451	19,144,886	25,740,108	29,934,953	11,434,066	16,005,488	14,291,902	13,905,159	14,140	24,306
Alaska	13,939	13,351	5,692	5,452	8,247	7,899	8,247	7,899				
Canal Zone (Panama)	4,400	8,335			4,400	8,335	4,400	8,335				
Guam	1,385	3,821			1,385	3,821	1,385	3,821				
The Territory of Hawaii	203,521	268,365	93,159	126,507	110,362	141,858	110,362	141,858				
Puerto Rico	44,475	72,818			44,475	72,818	44,475	72,818				
American Samoa	763	3,086			763	3,086	763	3,086				
Virgin Islands of the United States	1,505	5,765	1,505	5,765								
Total possessions	269,988	375,541	100,356	137,724	169,632	237,817	169,632	237,817				
Total United States and possessions	39,641,547	49,455,380	13,731,807	19,282,610	25,909,740	30,172,770	11,603,698	16,243,305	14,291,902	13,905,159	14,140	24,306

¹ Includes loan and trust companies and stock savings banks.

² Excludes time certificates of deposit, postal savings and Christmas savings accounts, etc.

³ Represents number of savings passbook accounts.

⁴ Excludes figures for the Philippines.

TABLE NO. 38.—*Officials of State banking departments and number of each class of active banks under their supervision in December 1945*

Location	Names of officials	Titles	Total number of banks	State commercial ¹			Mutual savings			Private
				Insured		Non-insured	Insured		Non-insured	Non-insured
				Members Federal Reserve System	Not members Federal Reserve System		Members Federal Reserve System	Not members Federal Reserve System		
Maine	Homer E. Robinson	Bank Commissioner	63	5	17	9		6	26	
New Hampshire	Clyde M. Davis	do	55	1	4	16			34	
Vermont	Charles E. Burns	Commissioner of Banking and Insurance	41	1	31	1		8		
Massachusetts	F. Earl Wallace	Commissioner of Banks	256	29	33	4			190	
Rhode Island	Alexander Chmielewski	Bank Commissioner	24	2	3	10			9	
Connecticut	Richard Rapport	Bank Commissioner	146	13	35	23		2	70	9
Total New England States			585	51	123	63		16	329	3
New York	Elliott V. Bell	Superintendent of Banks	422	191	87	8		131		5
New Jersey	Lawrence B. Carey	Commissioner of Banking and Insurance	158	76	49	9		22	2	
Pennsylvania	William C. Freeman	Secretary of Banking	372	108	238	7		7		12
Delaware	John C. Darby	State Bank Commissioner	29	4	22	1			2	
Maryland	John W. Downing	Bank Commissioner	116	16	87	3		3	7	
District of Columbia			12	9	3					
Total Eastern States			1,109	404	486	28		163	11	17
Virginia	Milton R. Morgan	Commissioner of Banking	184	67	116	1				
West Virginia	A. W. Locke	do	103	32	66	5				
North Carolina	Gurney P. Hood	Commissioner of Banks	184	9	170	5				
South Carolina	W. Royden Watkins	Chief Bank Examiner	122	5	92	24				1
Georgia	John C. Beasley	Superintendent of Banks	258	11	232	15				
Florida	J. M. Lee	Comptroller, State of Florida	117	8	101	8				
Alabama	Addie Lee Farish	Superintendent of Banks	151	18	129	4				
Mississippi	Joseph W. Latham	State Comptroller	179	5	169	5				
Louisiana	W. J. Begnaud	State Bank Commissioner	118	10	107	1				
Texas	L. S. Johnson	Commissioner, Department of Banking	409	109	257	43				
Arkansas	Thomas W. Leggett	State Bank Commissioner	165	16	142	7				
Kentucky	Hillard H. Smith	Director, Division of Banking	297	20	250	27				
Tennessee	H. B. Clarke	Superintendent of Banks	223	12	205	6				
Total Southern States			2,510	322	2,036	151				1

Ohio.....	H. Earl Cook.....	Superintendent of Banks.....	440	184	238	8		3		7
Indiana.....	Joseph McCord.....	Director, Department of Financial Institutions.....	370	108	238	11	1	2	1	9
Illinois.....	Arthur C. Lueder.....	Auditor of Public Accounts.....	489	129	349	11				
Michigan.....	E. William Nelson.....	Commissioner, State Banking Department.....	355	154	184	17				
Wisconsin.....	James B. Mulva.....	Chairman, Banking Commission.....	462	69	380	9	2	1	1	
Minnesota.....	F. A. Amundson.....	Commissioner of Banks.....	494	25	437	31		1		
Iowa.....	M. W. Ellis.....	Superintendent of Banking.....	549	65	431	53				
Missouri.....	M. E. Morris.....	Commissioner of Finance.....	512	102	380	30				
Total Middle Western States.....			3,671	836	2,637	170	3	7	2	16
North Dakota.....	J. A. Graham.....	State Examiner.....	109		103	6				
South Dakota.....	Verne W. Abeel.....	Superintendent of Banks.....	131	25	105	1				
Nebraska.....	J. Fred Peters.....	Director of Banking.....	282	18	210	54				
Kansas.....	B. A. Welch.....	State Bank Commissioner.....	441	39	233	169				
Montana.....	W. A. Brown.....	Superintendent of Banks.....	71	38	33					
Wyoming.....	Norris E. Hartwell.....	State Examiner.....	29	11	18					
Colorado.....	Maple T. Hart.....	State Bank Commissioner.....	62	15	41	6				
New Mexico.....	Woodlan P. Saunders.....	State Bank Examiner.....	19	5	14					
Oklahoma.....	Carl B. Sehring.....	Bank Commissioner.....	181	18	154	9				
Total Western States.....			1,325	169	911	245				
Washington.....	Walter A. Johnson.....	Supervisor of Banking.....	84	15	64	3		2		
Oregon.....	A. A. Rogers.....	Superintendent of Banks.....	50	10	35	4		1		
California.....	Maurice C. Sparling.....	do.....	117	22	75	20				
Idaho.....	J. B. Newport.....	Commissioner of Finance.....	30	10	19	1				
Utah.....	J. M. Knapp.....	Bank Commissioner.....	45	22	23					
Nevada.....	Grant L. Robison.....	Superintendent of Banks.....	3	1	2					
Arizona.....	I. L. Hart.....	do.....	7	2	5					
Total Pacific States.....			336	82	223	28		3		
Alaska.....	Frank A. Boyle.....	Secretary, Territorial Banking Board.....	13			13				
Canal Zone (Panama).....			2			2				
Guam.....			1			1				
The Territory of Hawaii.....		Bank Examiner.....	8		1	7				
Puerto Rico.....		Treasurer.....	14			14				
American Samoa.....			1			1				
Total possessions ¹			39		1	38				
Total United States and possessions.....			9,575	1,864	6,417	723	3	189	342	37

¹ Includes loan and trust companies and stock savings banks.² Includes 8 guaranty savings banks.³ Includes 1 private bank.⁴ Branches of 2 American national banks.⁵ Includes 2 American national banks having branches in Puerto Rico.⁶ Excludes figures for the Philippines.

TABLE NO. 39.—*Assets and liabilities of all active banks, 1936 to 1945*

[For figures covering each year 1834 to 1935, inclusive, see reports for 1931 and 1941]

[In thousands of dollars]

	Number of banks	Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Other bonds, stocks, and securities	Cash	Balances with other banks ¹	Other assets	Total assets	Capital ²	Surplus and net undivided profits ³	Total deposits	Bills payable and rediscounts, etc.	Other liabilities
JUNE 30													
1936.....	15,803	20,839,159	17,358,200	10,501,333	1,018,951	14,103,430	3,367,168	67,188,241	3,421,226	4,549,867	58,339,815	47,376	829,957
1937.....	15,580	22,698,176	16,968,486	10,305,653	958,317	14,670,297	3,323,828	68,924,757	3,250,650	4,985,781	59,822,370	55,857	810,099
1938.....	15,341	21,311,161	16,774,262	9,571,216	1,044,251	16,426,417	3,150,400	68,277,707	3,204,751	4,977,218	59,379,550	42,476	673,712
1939.....	15,146	21,516,279	18,790,831	9,594,937	1,042,408	19,584,188	3,072,677	73,601,320	3,160,096	5,134,112	64,576,694	26,724	703,694
1940.....	15,017	22,557,670	19,710,503	9,364,406	1,148,589	24,535,268	2,897,193	80,213,629	3,091,793	5,233,334	71,153,458	26,969	708,075
1941.....	14,919	25,543,438	23,577,061	9,152,671	1,408,306	25,471,008	2,676,235	87,828,719	3,055,005	5,469,514	78,549,329	22,559	732,312
1942.....	14,815	25,178,305	30,363,023	8,653,089	1,446,780	24,236,259	2,382,535	92,259,991	2,998,686	5,523,532	83,029,575	20,736	687,462
1943.....	14,661	22,324,053	57,963,058	7,921,874	1,606,564	25,210,347	2,226,510	117,252,406	2,979,447	5,811,248	107,784,099	31,657	645,955
1944.....	14,598	25,504,338	76,129,877	7,586,714	1,623,191	26,705,352	2,010,193	139,559,665	3,036,893	6,318,608	129,367,247	87,116	749,801
1945.....	14,587	28,092,140	94,240,445	8,032,440	1,649,487	29,246,407	1,766,060	163,026,979	3,118,116	7,033,855	151,932,691	81,075	861,242
DEC. 31													
1936.....	15,704	21,618,127	17,497,059	10,700,905	1,025,586	15,871,668	3,402,165	70,115,510	3,293,014	4,849,310	61,155,014	57,247	760,925
1937.....	15,463	22,364,140	16,660,068	9,828,984	907,871	15,065,962	3,271,994	68,099,019	3,223,110	4,949,834	59,109,903	50,816	765,356
1938.....	15,265	21,535,406	18,002,042	9,664,255	(⁴)	18,373,644	3,258,252	70,833,599	3,192,493	5,016,435	61,907,761	36,612	680,298
1939.....	15,096	22,374,700	19,447,464	9,348,161	1,196,539	22,197,935	3,010,458	77,575,257	3,125,524	5,169,647	68,566,043	25,551	688,492
1940.....	14,956	23,967,476	21,028,798	9,499,776	1,407,364	26,846,418	2,822,070	85,571,902	3,070,519	5,339,039	76,407,885	25,060	729,399
1941.....	14,885	26,838,365	25,563,809	9,035,537	1,545,018	25,942,377	2,538,588	91,453,694	3,034,361	5,460,776	82,233,260	22,593	702,704
1942.....	14,722	24,001,146	46,059,111	8,312,249	1,463,836	27,371,581	2,394,654	109,542,577	2,985,391	5,619,637	100,265,638	18,638	653,273
1943.....	14,621	23,674,539	66,259,384	7,466,862	1,612,252	26,999,933	2,109,008	128,121,978	3,011,600	6,034,091	118,336,126	51,650	688,511
1944.....	14,579	26,101,639	86,414,755	7,596,205	1,801,370	29,175,791	1,857,424	152,947,184	3,052,950	6,640,166	142,310,824	125,624	817,620
1945.....	14,598	30,466,867	101,904,073	8,611,660	2,025,088	33,589,693	1,753,694	178,351,075	3,187,368	7,424,243	166,530,093	227,150	982,221

¹ Includes reserve balances and cash items in process of collection.² Includes capital notes and debentures in banks other than national.³ Includes reserve accounts.⁴ Excludes reciprocal interbank demand balances with banks in the U. S., which at prior dates were reported "gross."⁵ Not called for separately. Included with "Balances with other banks."

TABLE NO. 40.—*Assets and liabilities of all active national banks, 1936 to 1945*

[For figures covering each year 1863 to 1935, inclusive, see reports for 1931 and 1941]

[In thousands of dollars]

	Number of banks	Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Other bonds, stocks, and securities	Cash	Balances with other banks ¹	Other assets	Total assets	Capital	Surplus and net undivided profits ²	Total deposits	Bills payable and rediscounts, etc.	Other liabilities
JUNE 30													
1936	5,374	7,763,342	8,447,364	4,035,261	531,604	7,849,732	1,069,363	29,696,756	1,691,375	1,474,353	26,200,453	3,720	326,855
1937	5,299	8,812,895	8,219,195	3,903,092	444,598	7,933,271	1,015,755	30,328,806	1,582,131	1,630,034	26,765,913	9,216	341,512
1938	5,248	8,334,624	7,987,716	3,656,560	528,305	8,922,250	948,105	30,377,560	1,572,900	1,700,919	26,815,894	9,596	278,261
1939	5,209	8,573,703	8,709,729	3,783,157	530,580	10,544,226	979,183	33,180,578	1,562,956	1,826,556	29,469,460	3,540	318,057
1940	5,170	9,179,227	9,111,226	3,794,049	582,303	13,294,801	923,474	36,885,080	1,534,649	1,941,792	33,074,407	2,910	331,322
1941	5,136	10,922,483	11,135,952	3,818,842	709,458	13,812,200	915,700	41,314,635	1,523,383	2,074,758	37,351,303	2,005	363,186
1942	5,107	10,901,795	14,928,992	3,714,396	728,309	13,588,254	857,219	44,718,965	1,507,670	2,171,822	40,659,117	2,014	378,342
1943	5,066	9,190,143	30,190,402	3,538,176	806,546	14,420,845	826,240	58,972,352	1,498,008	2,327,397	54,769,361	4,231	373,355
1944	5,042	11,229,680	38,790,869	3,497,654	820,570	15,239,164	823,008	70,400,945	1,553,578	2,557,031	65,833,253	6,205	450,877
1945	5,021	12,389,133	47,255,463	3,764,438	821,290	16,791,661	772,848	81,794,833	1,624,184	2,848,369	76,825,537	5,209	491,534
DEC. 31													
1936	5,331	8,271,210	8,685,554	4,094,490	518,503	8,462,578	1,032,327	31,064,662	1,598,815	1,572,195	27,608,397	3,495	281,760
1937	5,286	8,813,547	8,072,882	3,690,122	422,490	8,128,003	977,186	30,104,230	1,577,831	1,666,367	26,540,694	10,839	308,499
1938	5,230	8,489,120	8,705,959	3,753,234	555,304	9,151,105	1,011,455	31,606,177	1,570,622	1,757,522	28,050,676	5,608	281,749
1939	5,193	9,043,632	9,078,935	3,737,641	615,686	11,887,915	960,436	35,319,257	1,532,903	1,872,215	31,612,992	2,882	298,265
1940	5,150	10,027,773	9,752,605	3,915,435	718,799	14,401,268	918,082	39,733,962	1,527,237	2,009,161	35,852,424	3,127	342,013
1941	5,123	11,751,792	12,073,052	3,814,466	786,501	14,215,429	897,004	43,538,234	1,515,794	2,133,305	39,554,772	3,778	330,585
1942	5,087	10,200,798	23,825,351	3,657,437	733,499	15,516,771	847,122	54,780,978	1,503,682	2,234,673	50,648,816	3,516	390,291
1943	5,046	10,133,632	34,178,555	3,328,698	807,969	15,272,695	813,468	64,631,917	1,531,515	2,427,827	60,156,181	8,155	408,139
1944	5,031	11,497,802	43,478,789	3,543,640	904,500	16,732,749	792,479	76,949,859	1,566,905	2,707,960	72,128,937	54,180	491,877
1945	5,023	13,948,042	51,467,706	4,143,903	1,008,644	19,170,145	797,316	90,535,756	1,658,839	2,996,898	85,242,947	77,969	559,103

¹ Includes reserve balances and cash items in process of collection.² Includes reserve accounts.³ Excludes reciprocal interbank demand balances with banks in the United States, which at prior dates were reported "gross."

TABLE NO. 41.—Assets and liabilities of all active banks other than national, 1936 to 1945

[For figures covering each year 1934 to 1935, inclusive, see reports for 1931 and 1941]

[In thousands of dollars]

	Number of banks	Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Other bonds, stocks, and securities	Cash	Balances with other banks ¹	Other assets	Total assets	Capital stock	Capital notes and debentures	Surplus and net undivided profits ²	Total deposits	Bills payable and rediscounts, etc.	Other liabilities
JUNE 30														
1936.....	10,429	13,075,817	8,910,836	6,466,072	487,257	6,253,698	2,297,805	37,491,485	1,485,132	244,719	3,075,514	32,139,362	43,656	503,102
1937.....	10,281	13,885,281	8,749,291	6,402,561	513,719	6,737,026	2,308,073	38,595,951	1,483,555	184,964	3,355,747	33,056,457	46,641	468,587
1938.....	10,063	12,976,537	8,786,546	5,914,656	515,946	7,504,167	2,202,295	37,900,147	1,467,766	164,035	3,276,299	32,563,656	32,890	395,451
1939.....	9,937	12,942,576	10,021,102	5,811,780	511,828	9,039,962	2,093,494	40,420,742	1,446,666	150,474	3,307,556	35,107,225	23,184	385,637
1940.....	9,847	13,378,443	10,599,277	5,570,357	566,286	11,240,467	1,973,719	43,328,549	1,428,973	128,171	3,291,542	38,079,051	24,059	376,753
1941.....	9,783	14,620,955	12,441,109	5,333,829	698,848	11,658,808	1,760,535	46,514,084	1,416,939	114,683	3,394,756	41,198,026	20,554	369,126
1942.....	9,708	14,276,510	15,434,031	4,938,693	718,471	³ 10,648,005	1,525,316	47,541,026	1,386,845	104,171	3,351,710	⁴ 42,370,458	18,722	309,120
1943.....	9,595	13,133,910	27,772,656	4,383,698	800,018	³ 10,789,502	1,400,270	58,280,054	1,386,748	94,691	3,483,851	⁴ 53,014,738	27,426	272,600
1944.....	9,556	14,274,658	37,339,008	4,089,060	802,621	³ 11,466,188	1,187,185	69,158,720	1,396,746	86,569	3,761,577	⁴ 63,533,994	80,911	298,923
1945.....	9,566	15,703,007	46,984,982	4,268,002	828,197	³ 12,454,746	993,212	81,232,146	1,415,170	78,762	4,185,486	⁴ 75,107,154	75,866	369,708
Dec. 31														
1936.....	10,373	⁵ 13,346,917	8,811,505	6,606,415	507,083	7,409,090	2,369,838	39,050,848	1,489,354	204,845	3,277,115	33,546,617	53,752	479,165
1937.....	10,197	13,550,593	8,587,186	6,138,862	485,381	6,937,959	2,294,808	37,994,789	1,471,533	173,746	3,283,467	32,569,209	39,977	456,857
1938.....	10,035	13,046,286	9,296,083	5,911,021	(⁶)	8,667,235	2,246,797	39,167,422	1,459,015	162,856	3,258,913	33,857,085	31,004	398,649
1939.....	9,903	13,331,068	10,373,529	5,610,520	580,841	10,310,020	2,050,022	42,256,000	1,450,873	141,748	3,297,432	36,953,051	22,669	390,227
1940.....	9,806	13,939,703	11,276,193	5,884,341	698,565	12,445,150	1,903,988	45,837,940	1,420,148	123,134	3,329,878	40,555,461	21,933	387,386
1941.....	9,762	15,086,573	13,480,757	5,221,081	758,517	11,726,948	1,641,584	47,915,460	1,410,373	108,194	3,327,471	42,078,488	18,815	372,119
1942.....	9,635	13,800,348	22,233,780	4,654,812	730,337	³ 11,854,810	1,457,532	54,761,599	1,382,507	99,202	3,384,964	⁴ 49,616,822	15,122	262,982
1943.....	9,575	13,541,007	32,080,829	4,141,164	804,283	³ 11,727,238	1,295,540	63,590,061	1,389,943	90,142	3,606,164	⁴ 58,179,945	43,495	280,372
1944.....	9,548	14,603,637	42,935,966	4,052,065	896,870	³ 12,443,042	1,064,945	75,997,325	1,403,725	82,320	3,932,206	⁴ 70,181,887	71,444	325,743
1945.....	9,575	16,518,825	50,436,367	4,467,757	1,016,444	³ 14,419,548	956,378	87,815,319	1,456,449	72,080	4,427,345	⁴ 81,287,146	149,181	423,118

¹ Includes reserve balances and cash items in process of collection.² Includes reserve accounts.³ Excludes reciprocal interbank demand balances with banks in the United States, which at prior dates were reported "gross."⁴ Not called for separately. Included with "Balances with other banks."

TABLE NO. 42.—Summary of status, progress, and results of liquidation of all national banks¹ placed in charge of receivers from the date of the first national bank failure, Apr. 14, 1865, to Dec. 31, 1945.

	National and District of Columbia non-national banks			District of Columbia non-national banks ²			National banks		
	Completely liquidated and finally closed	In process of liquidation	Total	Completely liquidated and finally closed	In process of liquidation	Total	Completely liquidated and finally closed	In process of liquidation	Total
Number of receiverships.....	³ 2,809	13	³ 2,822	⁴ 15	-----	⁴ 15	⁵ 2,794	13	⁵ 2,807
Total assets taken charge of by receivers.....	\$3,671,172,187	\$73,093,524	\$3,744,265,711	\$27,143,017	-----	\$27,143,017	\$3,644,029,170	\$73,093,524	\$3,717,122,694
Disposition of assets:									
Collections from assets (including earnings collected from 1,155 banks completely liquidated to Oct. 31, 1933, and for accounting purposes, dividends paid secured creditors of all trusts finally closed Oct. 1, 1924 to Oct. 31, 1929).....	2,174,128,840	45,270,323	2,219,399,163	18,624,923	-----	18,624,923	2,155,503,917	45,270,323	2,200,774,240
Offsets allowed and settled (against assets).....	248,435,213	5,543,827	253,979,040	2,089,895	-----	2,089,895	246,345,318	5,543,827	251,889,145
Losses on assets compounded or sold under order of court.....	1,205,835,844	18,177,474	1,224,013,318	6,401,713	-----	6,401,713	1,199,434,131	18,177,474	1,217,611,605
Book value of assets returned to shareholders' agents.....	42,772,290	-----	42,772,290	26,486	-----	26,486	42,745,804	-----	42,745,804
Book value of remaining assets.....	-----	4,101,900	4,101,900	-----	-----	-----	-----	4,101,900	4,101,900
Total.....	3,671,172,187	73,093,524	3,744,265,711	27,143,017	-----	27,143,017	3,644,029,170	73,093,524	3,717,122,694
Collections:									
Collections from assets as above.....	2,174,128,840	45,270,323	2,219,399,163	18,624,923	-----	18,624,923	2,155,503,917	45,270,323	2,200,774,240
Collections from stock assessments.....	177,061,508	2,614,087	179,675,595	619,261	-----	619,261	176,442,247	2,614,087	179,056,334
Earnings collected: Interest, premiums, rents, etc. (unavailable as separate item for 1,155 banks completely liquidated to Oct. 31, 1933).....	159,176,635	4,098,747	163,275,382	1,429,275	-----	1,429,275	157,747,360	4,098,747	161,846,107
Offsets allowed and settled (against assets).....	248,435,213	5,543,827	253,979,040	2,089,895	-----	2,089,895	246,345,318	5,543,827	251,889,145
Unpaid balance Reconstruction Finance Corporation loans.....	233,649	-----	233,649	-----	-----	-----	233,649	-----	233,649
Total.....	2,759,035,845	57,526,984	2,816,562,829	22,763,354	-----	22,763,354	2,736,272,491	57,526,984	2,793,799,475
Disposition of collections:									
Dividends paid by receivers to unsecured creditors (including dividends paid to secured creditors for 815 banks completely liquidated to Oct. 31, 1929).....	1,383,349,455	30,168,747	1,413,518,202	10,893,071	-----	10,893,071	1,372,456,384	30,168,747	1,402,625,131
Dividends paid by receivers to secured creditors (unavailable as separate item for 815 banks completely liquidated to Oct. 31, 1929).....	34,517,253	106,979	34,624,232	35,202	-----	35,202	34,482,051	106,979	34,589,030
Distributions by conservators to unsecured creditors.....	209,124,039	-----	209,124,039	2,838,102	-----	2,838,102	206,285,937	-----	206,285,937
Distributions by conservators to secured creditors.....	1,372,006	-----	1,372,006	10,750	-----	10,750	1,361,256	-----	1,361,256

¹ See footnotes at end of table.

TABLE NO. 42.—Summary of status progress, and results of liquidation of all national banks¹ placed in charge of receivers from the date of the first national bank failures, Apr. 14, 1865, to Dec. 31, 1945 —Continued

	National and District of Columbia non-national banks			District of Columbia non-national banks ²			National banks		
	Completely liquidated and finally closed	In process of liquidation	Total	Completely liquidated and finally closed	In process of liquidation	Total	Completely liquidated and finally closed	In process of liquidation	Total
Disposition of collections—Continued									
Payments to secured and preferred creditors (including disbursements for the protection of assets for 597 banks completely liquidated to Oct. 31, 1926)	691,308,617	14,853,245	706,161,862	4,901,281	-----	4,901,281	686,407,336	14,853,245	701,260,581
Offsets allowed and settled (against liabilities)	248,435,213	5,543,27	253,979,040	2,089,895	-----	2,089,895	246,345,318	5,543,827	251,889,145
Disbursements for the protection of assets (unavailable as separate item for 597 banks completely liquidated to Oct. 31, 1926)	7,926,847	186,021	8,112,868	18,839	-----	18,839	7,908,008	186,021	8,094,029
Payments of receivers' salaries, legal, and other expenses	165,072,370	4,455,304	169,527,674	1,767,254	-----	1,767,254	163,305,116	4,455,304	167,760,420
Payments of conservators' salaries, legal, and other expenses	10,970,725	45,597	11,016,322	201,010	-----	201,010	10,769,715	45,597	10,815,312
Amounts returned to shareholders in cash	6,959,320	-----	6,959,320	7,950	-----	7,950	6,951,370	-----	6,951,370
Cash balances in hands of Comptroller and receivers	-----	2,167,264	2,167,264	-----	-----	-----	-----	2,167,264	2,167,264
Total	2,759,035,845	57,526,984	2,816,562,829	22,763,354	-----	22,763,354	2,736,272,491	57,526,984	2,793,799,475
Capital stock at date of failure	\$ 395,142,595	7,770,000	\$ 402,912,595	7 2,352,920	-----	7 2,352,920	\$ 392,789,675	7,770,000	\$ 400,559,675
United States bonds held at failure to secure circulating notes	173,717,631	2,675,000	176,392,631	-----	-----	-----	173,717,631	2,675,000	176,392,631
United States bonds held to secure circulation, sold and circulation redeemed	173,717,631	2,675,000	176,392,631	-----	-----	-----	173,717,631	2,675,000	176,392,631
Circulation outstanding at date of failure	167,879,665	2,675,120	170,554,785	-----	-----	-----	167,879,665	2,675,120	170,554,785
Assessments upon shareholders	323,423,807	5,650,000	329,073,807	1,912,920	-----	1,912,920	321,510,887	5,650,000	327,160,887
Deposits at date of failure	2,335,302,769	43,237,954	2,378,540,723	19,147,196	-----	19,147,196	2,316,155,573	43,237,954	2,359,393,527
Borrowed money (bills payable, rediscounts, etc.) at date of failure	503,274,144	12,203,990	515,478,134	5,194,938	-----	5,194,938	498,079,206	12,203,990	510,283,196
Additional liabilities established subsequent to date of failure	95,211,276	1,873,369	97,084,645	809,871	-----	809,871	94,401,405	1,873,369	96,274,774
Claims proved (both secured and unsecured)	2,089,522,888	36,918,038	2,126,440,926	17,850,201	-----	17,850,201	2,071,672,687	36,918,038	2,108,590,725
Average percent dividends paid to claims proved	77.93	82.01	78.00	77.18	-----	77.18	77.94	82.01	78.01
Average percent total payments to creditors to total liabilities established	87.54	88.41	87.55	82.57	-----	82.57	87.58	88.41	87.59
Average percent total costs of liquidation to total collections including offsets allowed	6.69	7.82	6.69	8.73	-----	8.73	6.65	7.82	6.68

¹ Including District of Columbia nonnational banks and building and loan associations.² Does not include 158 banks restored to solvency.³ Includes \$22,100,000 capital stock of 150 banks restored to solvency.

TABLE NO. 43.—Number and deposits of national and District of Columbia nonnational banks¹ placed in receivership period Apr. 14, 1865 to Dec. 31, 1945, by groups according to percentages of dividends paid to Dec. 31, 1945

Periods and bank groups	Liquidation Banks												Re- stored to sol- vency banks ¹	Total all banks
	Dividends paid, 100 percent and over		Dividends paid, 75 to 99.9 percent		Dividends paid, 50 to 74.9 percent		Dividends paid, 25 to 49.9 percent		Dividends paid, less than 25 percent		Total banks			
	No. of banks	Deposits	No. of banks	Deposits	No. of banks	Deposits	No. of banks	Deposits	No. of banks	Deposits	No. of banks	Deposits		
Receiverships completely liqui- dated and finally closed or re- stored to solvency, 1865 to 1945 (2968 banks) April 14, 1865 to October 31, 1930, (data for individual annual report years un- available; deposits prior to 1880 unavailable for 84 banks) (974 banks).....	208	\$77,296,606	163	\$64,572,547	211	\$66,952,690	156	\$45,465,025	159	\$30,828,899	897	\$285,115,767	77	974
Nov. 1, 1930 to Oct. 31, 1931....	6	1,994,080	16	5,323,140	22	8,334,115	29	8,497,657	18	5,589,946	91	29,738,938	8	99
Nov. 1, 1931 to Oct. 31, 1932....	11	15,873,316	16	5,549,989	33	14,038,797	27	10,027,603	10	2,250,071	97	47,739,776	25	122
Nov. 1, 1932 to Oct. 31, 1933....	8	4,412,925	13	5,826,514	21	9,692,212	15	6,902,413	12	3,095,192	69	29,929,256	9	78
Nov. 1, 1933 to Oct. 31, 1934....	8	4,431,721	18	8,517,835	17	10,532,532	8	1,451,334	13	1,657,228	64	26,590,650	28	92
Nov. 1, 1934 to Oct. 31, 1935....	28	5,083,636	29	11,801,668	34	13,854,445	30	9,062,628	31	4,319,951	152	44,122,328	11	163
Nov. 1, 1935 to Oct. 31, 1936....	40	14,723,916	46	12,246,387	56	18,483,929	43	12,556,918	29	4,452,292	214	62,463,442	1	215
Nov. 1, 1936 to Oct. 31, 1937....	86	50,715,003	80	38,690,969	85	38,027,988	51	19,594,780	38	7,420,214	340	154,448,954	0	340
Nov. 1, 1937 to Oct. 31, 1938....	76	33,477,651	110	54,346,379	106	56,203,459	48	16,991,046	24	6,158,246	364	167,176,781	0	364
Nov. 1, 1938 to Oct. 31, 1939....	26	20,910,457	61	58,631,031	42	32,056,684	21	10,103,204	9	2,268,805	159	123,971,181	0	159
Nov. 1, 1939 to Oct. 31, 1940....	19	17,397,983	36	43,639,246	38	43,319,262	15	9,332,899	4	8,005,471	112	121,694,861	0	112
Nov. 1, 1940 to Oct. 31, 1941....	7	18,147,843	39	68,673,118	42	76,497,725	10	10,540,731	4	8,201,086	102	182,060,503	0	102
Nov. 1, 1941 to Dec. 31, 1942....	14	77,234,820	46	248,608,395	26	72,320,682	14	52,025,720	4	1,584,920	104	451,774,537	0	104
Jan. 1, 1943 to Dec. 31, 1943....	6	16,280,257	8	75,837,758	8	39,828,007	5	24,606,118	3	1,944,442	30	168,476,582	0	30
Jan. 1, 1944 to Dec. 31, 1944....	3	412,269,316	1	4,613,782	5	28,787,475	1	141,119	0	0	10	445,811,692	0	10
Jan. 1, 1945 to Dec. 31, 1945....	1	1,796,607	2	2,390,914	0	0	1	0	0	0	4	4,187,521	0	4
Total 1931-45 (1,994 banks)....	339	\$694,729,531	521	\$644,697,125	535	\$461,977,312	318	\$191,834,170	199	\$56,948,864	1,912	\$2,050,187,002	82	1,994
Active receiverships as of Dec. 31, 1945 (13 banks).....	1	1,204,158	7	38,823,995	4	3,209,801	0	0	1	0	13	43,237,954	0	13
Grand Total (2,981 banks)....	548	\$773,230,295	691	\$748,093,667	750	\$532,139,803	474	\$237,299,195	359	\$87,777,763	2,822	\$2,378,540,723	159	2,981

¹ Including building and loan associations.

² Deposits for banks restored to solvency unavailable.

³ Exclusive of 1 receivership finally closed during year ended Oct. 31, 1937, but reopened as a receivership during the year ended Dec. 31, 1944.

⁴ Exclusive of 1 receivership finally closed during the year ended Oct. 31, 1933, but reopened as a receivership and again closed during the year ended Oct. 31, 1938.

⁵ Exclusive of 1 receivership finally closed during the year ended Oct. 31, 1928, but reopened as a receivership during the year ended Oct. 31, 1940, and again closed during the year ended Oct. 31, 1941.

⁶ Exclusive of 1 receivership finally closed during the year ended Oct. 31, 1936, but reopened as a receivership during the year ended Oct. 31, 1937, and again closed during the year ended Oct. 31, 1938. (Data relative to reopening and second final closing included in report for year ended Oct. 31, 1941.)

TABLE NO. 44.—*Liquidation statement, 17 receiverships in liquidation during year ended Dec. 31, 1945*

	Total all receiverships	District of Columbia nonnational bank receiverships	National bank receiverships
Number of banks.....	17	1	16
Collections:			
Cash balances in hands of Comptroller and receivers at beginning of period.....	\$4, 786, 643	\$166, 027	\$4, 620, 616
Collections from assets.....	801, 362	502	800, 860
Collections from stock assessments.....	233, 832		233, 832
Earnings collected.....	162, 954	824	162, 130
Offsets allowed and settled (against assets).....	11, 942		11, 942
Total.....	5, 996, 733	167, 353	5, 829, 380
Disposition of collections:			
Dividends paid by receivers to unsecured creditors.....	2, 998, 302	163, 138	2, 835, 164
Dividends paid by receivers to secured creditors.....	9, 547		9, 547
Distributions by conservators to unsecured creditors.....			
Distributions by conservators to secured creditors.....			
Payments to secured and preferred creditors, other than through dividends.....	323, 545	622	322, 923
Offsets allowed and settled (against liabilities).....	11, 942		11, 942
Disbursements for the protection of assets.....	¹ 47, 285	¹ 7, 785	¹ 39, 500
Payments of receivers' salaries, legal, and other expenses.....	527, 418	11, 378	516, 040
Payments of conservators' salaries, legal, and other expenses.....			
Amounts returned to shareholders in cash.....			
Decrease in unpaid balance of Reconstruction Finance Corporation loans.....			
Cash balances in hands of Comptroller and receivers at end of period.....	2, 167, 264		2, 167, 264
Total.....	5, 996, 733	167, 353	5, 829, 380

¹ Credit items (deductions) as reported by receivers.

TABLE NO. 45.—Liquidation statement, 4 administered receiverships completely liquidated and finally closed, during year ended Dec. 31, 1945

	Total all-receiverships	District of Columbia nonnational bank receiverships	National bank receiverships
Number of banks	4	1	3
Total assets taken charge of by receivers	\$5,690,230	\$2,809,539	\$2,880,691
Disposition of assets:			
Collections from assets	4,697,760	2,363,821	2,333,939
Offsets allowed and settled (against assets)	285,360	167,428	117,932
Losses on assets compounded or sold under order of court	707,110	278,290	428,820
Book value of assets returned to shareholders' agents			
Total	5,690,230	2,809,539	2,880,691
Collections:			
Collections from assets	4,697,760	2,363,821	2,333,939
Collections from stock assessments	50,503	12,225	38,278
Earnings collected	404,446	315,452	88,994
Offsets allowed and settled (against assets)	285,360	167,428	117,932
Unpaid balance of Reconstruction Finance Corporation loans			
Total	5,438,069	2,858,926	2,579,143
Disposition of collections:			
Dividends paid by receivers to unsecured creditors	3,478,291	1,794,923	1,683,308
Dividends paid by receivers to secured creditors	9,547		9,547
Distributions by conservators to unsecured creditors			
Distributions by conservators to secured creditors			
Payments to secured and preferred creditors other than through dividends	1,233,487	595,747	637,740
Offsets allowed and settled (against liabilities)	285,360	167,428	117,932
Disbursements for the protection of assets	1,807	1,807	
Payments of receivers' salaries, legal, and other expenses	391,228	265,247	125,981
Payments of conservators' salaries, legal, and other expenses	38,349	33,774	4,575
Amounts returned to shareholders in cash			
Total	5,438,069	2,858,926	2,579,143
Capital stock at date of failure	350,000	100,000	250,000
United States bonds held at failure to secure circulating notes			
United States bonds held to secure circulation, sold and circulation redeemed			
Circulation outstanding at date of failure	250,000	100,000	150,000
Amount of assessments upon shareholders	4,187,521	1,796,607	2,390,914
Deposits at date of failure			
Borrowed money (bills payable, rediscounts, etc.) at date of failure	680,958	596,653	84,305
Additional liabilities established subsequent to date of failure	98,370	45,965	52,405
Claims proved (both secured and unsecured)	3,424,694	1,631,748	1,792,946
Average percent dividends paid to claims proved	101.84	110.00	94.42
Average percent total payments to creditors to total liabilities established	100.80	104.87	96.87
Average percent total costs of liquidation to total collections including offsets allowed	7.93	10.52	5.06
Average number of years required to complete liquidation	8.73	11.92	7.67

TABLE No. 46.—*Liquidation statement, 13 active receiverships as of Dec. 31, 1945*

	Total all receiverships	District of Columbia nonnational bank receiverships	National bank receiverships
Number of banks	13		13
Total assets taken charge of by receivers	\$73, 093, 524		\$73, 093, 524
Disposition of assets:			
Collections from assets	45, 270, 323		45, 270, 323
Offsets allowed and settled (against assets)	5, 543, 827		5, 543, 827
Losses on assets compounded or sold under order of court	18, 177, 474		18, 177, 474
Book value remaining assets	4, 101, 900		4, 101, 900
Total	73, 093, 524		73, 093, 524
Collections:			
Collections from assets	45, 270, 323		45, 270, 323
Collections from stock assessments	2, 614, 087		2, 614, 087
Earnings collected	4, 093, 747		4, 093, 747
Offsets allowed and settled (against assets)	5, 543, 827		5, 543, 827
Unpaid balance Reconstruction Finance Corporation loans			
Total	57, 526, 984		57, 526, 984
* Disposition of collections:			
Dividends paid by receivers to unsecured creditors	30, 168, 747		30, 168, 747
Dividends paid by receivers to secured creditors	106, 979		106, 979
Distributions by conservators to unsecured creditors			
Distributions by conservators to secured creditors			
Payments to secured and preferred creditors, other than through dividends	14, 853, 245		14, 853, 245
Offsets allowed and settled (against liabilities)	5, 543, 827		5, 543, 827
Disbursements for the protection of assets	186, 021		186, 021
Payments of receivers' salaries, legal, and other expenses	4, 455, 304		4, 455, 304
Payments of conservators' salaries, legal, and other expenses	45, 597		45, 597
Amounts returned to shareholders in cash	2, 167, 264		2, 167, 264
Cash balances in hands of Comptroller and receivers			
Total	57, 526, 984		57, 526, 984
Capital stock at date of failure	7, 770, 000		7, 770, 000
United States bonds held at failure to secure circulating notes	2, 675, 000		2, 675, 000
United States bonds held to secure circulation, sold and circulation redeemed	2, 675, 000		2, 675, 000
Circulation outstanding at date of failure	2, 673, 120		2, 673, 120
Amount of assessments upon shareholders	5, 650, 000		5, 650, 000
Deposits at date of failure	43, 237, 954		43, 237, 954
Borrowed money (bills payable, rediscounts, etc.) at date of failure	12, 203, 090		12, 203, 090
Additional liabilities established subsequent to date of failure	1, 873, 369		1, 873, 369
Claims proved (both secured and unsecured)	36, 918, 038		36, 918, 038
Average percent dividends paid to claims proved	82. 01		82. 01
Average percent total payments to creditors to total liabilities established	88. 41		88. 41
Average percent total costs of liquidation to total collections including offsets allowed	7. 82		7. 82

TABLE No. 47.—National banks in charge of receivers during year ended Dec. with nominal amounts of total assets and total liabilities at date of failure, including offsets allowed and earnings, together with the disposition of such liquidation to Dec. 31, 1945

	Name and location of banks	Organization	
		Charter No.	Date
	CONNECTICUT		
2958	Plantsville National Bank, Plantsville ¹	12637	Jan. 16, 1925
	ILLINOIS		
1715	Calumet National Bank, Chicago	3102	Dec. 20, 1883
	INDIANA		
2738	First National Bank in Lowell ¹	5931	July 11, 1901
	KENTUCKY		
1424	National Bank of Kentucky, Louisville	5312	Apr. 23, 1900
2947	The Taylor National Bank, Campbellsville ^{1 2}	6342	July 17, 1902
	LOUISIANA		
2934	Commercial National Bank, Shreveport ¹	3600	Nov. 18, 1886
	MISSISSIPPI		
2268	First National Bank, Lumberton	5613	Sep. 25, 1900
	NEW YORK		
2697	Salt Springs National Bank, Syracuse ¹	1287	May 20, 1865
2946	Fort Greene National Bank in New York, New York ²	13336	June 10, 1929
2962	First National Bank, Forestville ²	10444	Sep. 3, 1913
	PENNSYLVANIA		
2961	Keswick National Bank of Glenside ²	13141	Nov. 7, 1927
2965	First National Bank & Trust Co., Easton ²	1171	May 3, 1865
	VERMONT		
2964	Poultney National Bank, Poultney ²	14234	June 26, 1934
	VIRGINIA		
2921	National Bank of Herndon ²	9635	Oct. 25, 1909
2956	Parksley National Bank, Parksley ²	6246	Mar. 8, 1902
	WISCONSIN		
2963	First National Bank of Dodgeville ²	6698	Mar. 14, 1903
	Grand Total (16 receiverships)		
	Total active (13 receiverships)		
	Total finally closed (3 receiverships)		
	Total failures 1945 (-0- receiverships)		
	Total activity 1945 (16 receiverships)		

See footnotes at end of table.

31, 1945, dates of organization, appointment of receivers and final closing, capital stock and stock assessments, amounts collected from all sources, collections, and various other data indicating the progress and results of

Failure		Liabilities				
Capital stock at date of	Date receiver appointed	Borrowed money (bills payable, re-discounts, etc.) at date of failure	Deposits at date of failure	Additional liabilities established to date of report	Total liabilities established to date of report	
\$50,000	June 26, 1939	-----	\$421,461	\$51,907	\$473,368	2958
400,000	Oct. 7, 1931	\$482,691	2,299,269	144,221	2,926,181	1715
50,000	Feb. 21, 1934	34,305	-----	766	35,071	2738
4,000,000	Nov. 17, 1930	7,083,021	26,966,990	1,170,876	35,220,887	1424
100,000	Aug. 24, 1937	50,000	1,479,121	51,228	1,580,349	2947
1,000,000	Feb. 21, 1936	3,261,929	-----	242,633	3,504,562	2934
50,000	Oct. 1, 1944	97,089	305,253	6,973	409,315	2268
800,000	Jan. 22, 1934	1,144,260	4,165,850	82,118	5,392,228	2697
500,000	Aug. 14, 1937	125,000	2,015,717	33,276	2,173,993	2946
60,000	Nov. 1, 1941	-----	303,850	2,258	306,108	2962
150,000	Apr. 14, 1941	-----	1,204,158	1,552	1,205,710	2961
600,000	Dec. 10, 1943	-----	4,192,634	13,344	4,205,978	2965
50,000	May 9, 1943	-----	866,094	47,636	913,730	2964
25,000	Jan. 10, 1935	-----	312,860	76,349	389,209	2921
85,000	May 18, 1939	10,000	183,818	226	194,044	2956
100,000	Nov. 29, 1941	-----	911,793	411	912,204	2963
8,020,000	-----	12,288,295	45,628,868	1,925,774	59,842,937	
7,770,000	-----	12,203,990	43,237,954	1,873,369	57,315,313	
250,000	-----	84,305	2,390,914	52,405	2,527,624	
-----	-----	-----	-----	250,411	250,411	

TABLE NO. 47.—National banks in charge of receivers during year ended Dec. with nominal amounts of total assets and total liabilities at date of failure, including offsets allowed and earnings, together with the disposition of such liquidation to Dec. 31, 1945—Continued

	Circulation		Assets and assessments			
	Lawful money deposited to retire	Outstanding at date of failure	Book value of assets at date of failure	Additional assets received since date of failure	Assessments upon shareholders	Total assets and stock assessments
2958			\$380, 181	\$104, 266	\$25, 000	\$509, 447
1715	\$99, 520	\$99, 520	3, 506, 809	222, 395	400, 000	4, 129, 204
2738			69, 945	14, 802	50, 000	134, 747
1424	2, 500, 000	2, 500, 000	40, 301, 411	3, 992, 676	4, 000, 000	48, 294, 087
2947			1, 651, 199	140, 878	100, 000	1, 892, 077
2034			4, 979, 086	394, 608		5, 373, 694
2268	49, 100	49, 100	463, 104	44, 055	50, 000	557, 159
2607			6, 365, 136	292, 382	800, 000	7, 457, 518
2946			2, 475, 163	327, 929	350, 000	3, 153, 092
2962			328, 150	40, 427		368, 577
2961			1, 306, 808	79, 996		1, 386, 804
2965			5, 168, 905	536, 367		5, 705, 272
2964			919, 184	122, 520		1, 041, 704
2921	24, 500	24, 500	362, 793	18, 894	25, 000	406, 687
2956			279, 379	80, 900		360, 279
2963			940, 956	62, 911		1, 003, 867
	2, 673, 120	2, 673, 120	69, 498, 209	6, 476, 006	5, 800, 000	81, 774, 215
	2, 673, 120	2, 673, 120	66, 836, 109	6, 257, 415	5, 650, 000	78, 743, 524
			2, 662, 100	218, 591	150, 000	3, 030, 691
				6 166, 121		6 166, 121

See footnotes at end of table.

31, 1945, dates of organization, appointment of receivers and final closing, capital stock and stock assessments, amounts collected from all sources, collections, and various other data indicating the progress and results of

Progress of liquidation to date of this report						
Cash collections from assets	Cash collections from stock assessments	Receivership earnings, cash collections from interest, premium, rent, etc.	Offsets allowed and settled	Total collections from all sources including offsets allowed and unpaid balance R. F. C. loans	Losses on assets compounded or sold under order of court	
\$358,548	\$1,770	\$5,887	\$36,261	\$402,466	\$89,638	2058
1,778,467	225,658	171,750	218,150	2,394,025	1,710,598	1715
24,612	16,074	5,924	-----	46,610	60,135	2738
26,847,088	1,739,589	2,524,406	4,565,147	35,676,230	11,854,504	1424
1,448,524	22,204	39,059	85,137	1,594,924	258,416	2947
3,427,710	-----	480,730	23,139	3,931,579	1,907,484	2934
230,444	12,343	103,257	54,296	400,340	222,419	2268
4,495,847	503,777	485,505	286,346	5,771,475	1,673,070	2697
1,826,162	109,824	71,861	121,384	2,129,231	205,144	2946
281,911	-----	6,079	23,020	311,010	63,646	2962
1,164,611	-----	72,578	46,931	1,284,120	52,095	2961
3,591,627	-----	104,474	54,574	3,750,675	200,825	2965
825,025	-----	36,735	78,508	940,268	21,469	2964
301,850	21,126	23,866	29,762	376,604	48,402	2921
141,033	-----	11,619	6,309	158,961	128,180	2956
860,803	-----	44,011	32,795	937,609	110,269	2963
47,604,262	2,652,365	4,187,741	5,661,759	60,106,127	18,606,294	
45,270,323	2,614,087	4,098,747	5,543,827	57,526,984	18,177,474	
2,333,939	38,278	88,994	117,932	2,579,143	428,820	
800,860	233,832	162,130	11,942	1,208,764	315,324	

TABLE NO. 47.—*National banks in charge of receivers during year ended Dec. with nominal amounts of total assets and total liabilities at date of failure, including offsets allowed and earnings, together with the disposition of such liquidation to Dec. 31, 1945—Continued*

	Progress of liquidation to date of this report—Continued		Disposition of proceeds of liquidation			
	Book value of uncollected assets	Book value of remaining uncollected stock assessments	Dividends paid by receivers—		Secured and preferred liabilities paid except through dividends, including offsets allowed	Cash advanced in protection of assets
			On secured claims	On unsecured claims		
2058	-----	\$23, 230	-----	\$297, 816	\$39, 674	-----
1715	\$21, 989	174, 342	\$51, 177	1, 006, 613	979, 521	3, 073
2738	-----	33, 926	9, 547	72	24, 105	-----
1424	1, 027, 348	2, 260, 411	-----	18, 735, 933	12, 396, 220	117, 113
2947	-----	77, 796	-----	821, 071	692, 385	-----
2934	15, 361	-----	-----	-----	3, 770, 887	43, 384
2268	-----	37, 657	24, 288	147, 498	163, 017	1, 727
2697	202, 255	296, 223	-----	3, 567, 759	1, 737, 128	14, 662
2946	650, 402	240, 176	2, 068	1, 130, 524	660, 565	1, 387
2962	-----	-----	-----	234, 337	42, 827	328
2961	123, 167	-----	-----	1, 119, 654	83, 913	-----
2965	1, 858, 246	-----	-----	2, 860, 962	361, 643	1, 203
2964	116, 702	-----	-----	745, 799	85, 391	100
2921	1, 673	3, 874	29, 446	226, 049	57, 750	2, 138
2956	84, 757	-----	-----	95, 803	18, 536	906
2963	-----	-----	-----	862, 225	39, 182	-----
	4, 101, 900	3, 147, 635	116, 526	31, 852, 115	21, 152, 744	186, 021
	4, 101, 900	3, 035, 913	106, 979	30, 168, 747	20, 397, 072	186, 021
	-----	111, 722	9, 547	1, 683, 368	755, 672	-----
	* 1, 294, 247	* 233, 832	9, 547	2, 835, 164	334, 865	* 33, 600

¹ Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold or to complete unfinished liquidation (2 banks).

² Federal Deposit Insurance Corporation appointed as receiver in accordance with Banking Act of 1933 (10 banks).

³ Conservator appointed June 30, 1937 (1 bank).

31, 1945, dates of organization, appointment of receivers and final closing, capital stock and stock assessments, amounts collected from all sources, collections, and various other data indicating the progress and results of

Disposition of proceeds of liquidation—Continued			Amount of claims proved	Dividend (percent)	Interest dividend (percent)	Date finally closed	
Con-servators' salaries, legal and other expenses	Receivers' salaries, legal and other expenses	Cash in hands of Comptroller and receivers					
	\$21,632	\$43,344	\$425,458	70			2958
	277,508	76,133	1,877,466	53.5			1715
169	12,717		35,071	27.43		June 30, 1945	2738
4,406	3,094,206 77,062	1,332,758	22,756,648 886,443	^a 82 92.73		Oct. 31, 1945	1424 2947
	117,217	91					2934
	62,525	1,285	217,761	64.17			2268
45,597	391,200 188,478 13,989	15,129 146,209 19,529	3,638,746 1,510,089 261,967	97.5 75 90			2897 2946 2962
	42,514 140,808	38,039 386,059	1,119,654 3,815,145	100 75			2961 2965
	45,383	63,595	819,639	91			2964
	28,718 31,126	32,503 12,590	301,297 174,188	75 55			2921 2956
	36,202		872,432	98.83		June 18, 1945	2963
50,172	4,581,285	2,167,264	38,710,984				
45,597 4,575	4,455,304 125,981	2,167,264	36,918,038 1,792,946				
	516,040	^b 2,463,362	565,065				

^a Formerly in conservatorship (1 bank).

^b Including dividends paid through or by purchasing bank (1 bank).

^c Decrease.

NOTE—Certain liquidation data reported under separate headings in previous years omitted from this table by reason of there having been no similar data to report for the current year.

TABLE NO. 47-A.—District of Columbia State chartered banks, and banks in cor the Comptroller of the Currency, in charge of receivers during year ended ing, with nominal amounts of total assets and total liabilities at date of sources, including offsets allowed and earnings, together with the disposi results of liquidation to Dec. 31, 1945

	Name and location of banks	Date of organization
	DISTRICT OF COLUMBIA NONNATIONAL BANKS	
12-A	United States Savings Bank, Washington ¹	May 16, 1906
	Grand total (1 receivership)	
	Total activity 1945 (1 receivership)	

	Assets and assessments				Progress of liquidation to date of this report	
	Book value of assets at date of failure	Additional assets received since date of failure	Assessments upon shareholders	Total assets and stock assessments	Cash collections from assets	Cash collections from stock assessments
12-A	\$2, 750, 398	\$59, 141	\$100, 000	\$2, 909, 539	\$2, 363, 821	\$12, 225
	2, 750, 398	59, 141	100, 000	2, 909, 539	2, 363, 821	12, 225
		502		502	502	

	Disposition of proceeds of liquidation				
	Dividends paid by receivers		Secured and preferred liabilities paid except through dividends including offsets allowed	Cash advanced in protection of assets	Conservators' salaries, legal and other expenses
	On secured claims	On unsecured claims			
12-A		\$1, 794, 923	\$763, 175	\$1, 807	\$33, 774
		1, 794, 923	763, 175	1, 807	33, 774
		163, 138	622	\$ 7, 786	

¹ Formerly in conservatorship.

² 100 percent principal and partial interest paid to creditors.

³ Decrease.

NOTE.—Certain liquidation data reported under separate headings in previous years omitted from this table by reason of there having been no similar data to report for the current year.

porated under the laws of the District of Columbia, under the supervision of Dec. 31, 1945, dates of organization, appointment of receivers, and final closure, capital stock and stock assessments, amounts collected from all such collections, and various other data indicating the progress and

Failure		Liabilities					
Capital stock at date of	Date receiver appointed	Borrowed money (bills payable, re-discounts, etc.) at date of failure	Deposits at date of failure	Additional liabilities established to date of report	Total liabilities established to date of report		
\$100,000	Feb. 10, 1934	\$596,653	\$1,796,607	\$45,965	\$2,439,225	12-A	
100,000	-----	596,653	1,796,607	45,965	2,439,225		
-----	-----	-----	-----	-----	-----		
-----	-----	-----	-----	-----	-----		
Progress of liquidation to date of this report—Continued							12-A
Receivership earnings, cash collections from interest, premium, rent, etc.	Offsets allowed and settled	Total collections from all sources including offsets allowed and unpaid balance R. F. C. loans	Losses on assets compounded or sold under order of court	Book value of remaining uncollected stock assessments			
\$315,452	\$167,428	\$2,858,926	\$278,290	\$87,775			
315,452	167,428	2,858,926	278,290	87,775			
824	-----	1,326	-----	-----			
Disposition of proceeds of liquidation—Continued							
Receivers' salaries, legal and other expenses	Cash in hands of Comptroller and receivers	Amount of claims proved	Dividend (percent)	Interest dividend (percent)	Date finally closed	12-A	
\$265,247	-----	\$1,631,748	100	2 10	Dec. 31, 1945		
265,247	-----	1,631,748	-----	-----	-----		
11,378	\$ 166,027	321	-----	-----	-----		

TABLE NO. 48.—*Bank suspensions since inauguration of Federal Deposit Insurance, years ended Dec. 31, 1934 to 1945*

Year ended Dec. 31—	Number				Capital (in thousands of dollars) ¹						Deposits (in thousands of dollars)					
	All banks	Member banks		Nonmember banks		All banks	Member banks		Nonmember banks		All banks	Member banks		Nonmember banks		
		National	State	Insured	Not insured		National	State	Insured	Not insured		National	State	Insured	Not insured	
1934.....	57	1	-----	8	48	3,822	25	-----	416	3,381	36,939	42	-----	1,912	34,985	
1935.....	34	4	-----	22	8	1,518	405	-----	633	480	10,101	5,399	-----	3,763	939	
1936.....	44	1	-----	40	3	1,961	88	-----	1,678	195	11,323	524	-----	10,207	592	
1937.....	58	3	2	47	6	3,435	685	671	2,004	75	16,169	3,825	1,708	10,156	480	
1938.....	56	1	1	47	7	2,467	25	25	2,052	365	13,837	36	211	11,721	1,869	
1939.....	42	4	3	25	10	5,309	220	3,600	1,204	285	34,980	1,323	24,629	6,589	2,439	
1940.....	22	1	-----	18	3	1,587	82	-----	1,452	53	5,944	257	-----	5,341	346	
1941.....	8	4	-----	3	1	496	360	-----	118	18	3,723	3,141	-----	503	79	
1942.....	9	-----	-----	6	3	327	-----	-----	272	55	1,702	-----	-----	1,375	327	
1943.....	4	2	-----	2	-----	708	650	-----	58	-----	6,248	5,007	-----	1,241	-----	
1944.....	1	-----	-----	1	-----	32	-----	-----	32	-----	405	-----	-----	405	-----	
1945.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	
Total.....	335	21	6	219	89	21,662	2,540	4,296	9,919	4,907	141,371	19,554	26,548	53,213	42,056	

¹ Includes capital notes and debentures, if any, outstanding at date of suspension.² Located in the State of Indiana.

NOTE.—Figures for banks other than national compiled by Board of Governors of the

Federal Reserve System, and represent associations closed to the public, either temporarily or permanently, by supervisory authorities or directors of the banks on account of financial difficulties. In the case of national bank suspensions, these represent actual failures for which receivers were appointed.

TABLE No. 49.—Fiduciary activities of national banks as of Dec. 31, 1945

	Banks with capital of—						
	\$25,000	\$25,001 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$200,000	\$200,001 to \$500,000	\$500,001 and over	Total
Number of national banks with trust powers but not administering trusts	15	53	103	64	38	11	284
Number of national banks with trust powers administering trusts	11	59	290	459	397	288	1,504
Total number of national banks authorized to exercise trust powers	26	112	393	523	435	299	1,788
Total assets of national banks with trust powers but not administering trusts	\$29,401,061	\$144,309,617	\$486,749,237	\$504,071,033	\$596,623,486	\$1,519,138,873	\$3,280,293,307
Total assets of national banks with trust powers administering trusts	19,888,239	158,476,349	1,510,544,220	3,732,688,180	7,350,853,329	59,963,100,612	72,735,550,935
Total assets of national banks authorized to exercise trust powers	49,289,300	302,785,966	1,997,293,463	4,236,759,213	7,947,476,815	61,482,239,485	76,015,844,242
TRUST ASSETS							
Investments	\$233,710	\$4,202,969	\$52,851,384	\$280,133,812	\$777,853,143	\$10,916,512,315	\$12,031,787,233
Savings deposits	24,007	165,150	2,159,941	4,479,077	9,964,013	78,511,983	95,304,171
Demand deposits	39,420	1,209,152	4,491,570	21,113,754	51,037,492	576,025,028	653,916,416
Other assets	19,796	54,165	3,624,863	12,833,441	105,938,759	2,861,350,426	2,983,821,450
Total	316,933	5,631,336	63,127,758	318,560,084	944,793,407	14,432,399,752	15,764,829,270
TRUST LIABILITIES							
Private trusts	\$3,580	\$932,581	\$27,642,642	\$182,399,356	\$581,320,736	\$12,545,136,213	\$13,337,435,108
Court trusts	313,353	4,698,755	35,485,116	136,160,728	363,472,671	1,887,263,539	2,427,394,162
Total	316,933	5,631,336	63,127,758	318,560,084	944,793,407	14,432,399,752	15,764,829,270
Total volume of bond issues outstanding for which banks are acting as trustee	\$102,700	\$103,400	\$7,563,022	\$78,822,894	\$208,226,714	\$7,900,311,896	\$8,195,130,626
Number of national banks administering private trusts	1	31	210	373	371	279	1,265
Number of national banks administering court trusts	10	49	263	427	373	274	1,396
Number of national banks administering corporate trusts	1	10	77	181	217	254	740
Number of living trusts being administered	1	106	1,533	6,758	16,558	56,771	81,727
Number of court trusts being administered	25	396	3,152	11,877	18,034	38,622	72,106
Total number of individual trusts being administered	26	502	4,685	18,635	34,592	95,393	153,833
Number of corporate trusts being administered	1	13	205	647	1,665	15,976	18,507
Total number of trusts being administered	27	515	4,890	19,282	36,257	111,369	172,340
Average volume of individual trust assets in each bank	\$28,812	\$95,446	\$217,682	\$694,031	\$2,379,832	\$50,112,499	\$10,481,934
Average volume of trust assets in each individual trust	\$12,190	\$11,218	\$13,474	\$17,065	\$27,312	\$161,294	\$102,480
Average gross earnings per trust for year ended Dec. 31, 1945	\$100	\$75	\$92	\$88	\$108	\$311	\$236
Average gross earnings per trust department reporting trust earnings for year ended Dec. 31, 1945	\$384	\$788	\$1,724	\$3,921	\$9,935	\$121,113	\$28,504

TABLE NO. 50.—*Fiduciary activities of national banks by Federal Reserve districts as of Dec. 31, 1945*

Federal Reserve districts	Number of banks exercising fiduciary powers	Number with authority but not exercising fiduciary powers	Total number authorized to exercise fiduciary powers	Capital of banks authorized to exercise fiduciary powers	Total banking assets of banks authorized to exercise fiduciary powers	Number of individual trusts			Assets of individual trusts	Number of corporate trusts being administered	Bond issues outstanding where bank acts as trustee	Trust department gross earnings for year ended Dec. 31, 1945
						Living trusts	Court trusts	Total				
Boston.....	168	32	200	\$104,301,667	\$4,323,357,578	4,396	6,002	10,398	\$1,172,143,980	479	\$283,760,816	\$3,211,000
New York.....	242	26	268	301,437,608	16,634,520,956	5,436	8,727	14,163	1,973,573,946	1,143	4,094,922,334	7,924,000
Philadelphia.....	225	11	236	100,672,300	4,145,022,559	8,745	16,659	25,404	462,295,137	436	76,686,134	1,962,000
Cleveland.....	108	15	123	94,482,000	4,393,341,452	5,839	6,990	12,829	1,173,802,859	1,779	208,951,308	2,857,000
Richmond.....	125	22	147	54,471,625	3,297,118,549	5,737	5,398	11,135	626,820,445	387	237,366,036	1,729,000
Atlanta.....	91	20	111	74,431,800	4,693,291,033	4,593	3,363	7,956	973,344,947	860	272,242,398	1,776,000
Chicago.....	185	39	224	217,049,000	11,998,356,580	25,097	7,428	32,525	5,508,994,815	8,320	2,217,517,926	8,545,000
St. Louis.....	93	24	117	43,015,643	2,567,030,818	2,075	2,482	4,557	182,491,566	1,054	116,691,517	789,000
Minneapolis.....	47	22	69	36,245,000	2,233,695,339	2,270	2,715	4,985	962,315,358	401	59,047,936	1,469,000
Kansas City.....	96	43	139	51,128,000	3,584,757,481	3,444	4,454	7,898	837,983,685	1,745	211,666,704	1,602,000
Dallas.....	66	21	87	66,248,300	3,997,140,967	2,877	515	3,392	320,726,600	397	129,616,256	1,122,000
San Francisco.....	58	9	67	233,261,810	14,148,210,930	11,218	7,373	18,591	1,570,335,932	1,506	286,661,261	7,775,000
Total.....	1,504	284	1,788	1,376,744,753	76,015,844,242	81,727	72,106	153,833	15,764,829,270	18,507	8,195,130,626	40,761,000

TABLE NO. 51.—*Classification of investments in living and court trust accounts under administration by the active national bank trust departments, Dec. 31, 1945*

Trust investments classified according to capital of banks administering trusts	Bonds	Per-cent	Stocks	Per-cent	Real-estate mortgages	Per-cent	Real estate	Per-cent	Miscellaneous	Per-cent	Total investments
Banks with capital of \$25,000	\$106,798	45.70	\$38,918	16.65	\$28,959	12.39	\$48,490	20.75	\$10,545	4.51	\$233,710
Banks with capital of \$25,001 to \$50,000	2,648,698	63.02	852,829	20.29	218,205	5.19	374,501	8.91	108,636	2.59	4,202,869
Banks with capital of \$50,001 to \$100,000	26,296,354	49.76	15,051,170	28.48	3,855,052	7.29	5,904,974	11.17	1,743,834	3.30	52,851,384
Banks with capital of \$100,001 to \$200,000	137,433,459	49.06	87,233,338	31.14	23,090,923	8.24	24,484,119	8.74	7,891,973	2.82	280,133,812
Banks with capital of \$200,001 to \$500,000	364,120,724	46.81	265,976,139	34.19	57,228,007	7.36	54,481,540	7.01	36,046,733	4.63	777,853,143
Banks with capital of \$500,001 and over	7,551,816,142	69.18	2,453,900,489	22.48	252,083,683	2.31	379,806,723	3.48	278,905,278	2.55	10,916,512,315
Total	8,082,422,175	67.18	2,823,052,883	23.46	336,504,829	2.80	465,100,347	3.86	324,706,999	2.70	12,031,787,233

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